

<i>SERFF Tracking Number:</i>	<i>FDLT-126881065</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Fidelity Security Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>47412</i>
<i>Company Tracking Number:</i>	<i>M-9093 WITH CAA, INC.</i>		
<i>TOI:</i>	<i>H20G Group Health - Vision</i>	<i>Sub-TOI:</i>	<i>H20G.000 Health - Vision</i>
<i>Product Name:</i>	<i>Communicating for America, Inc. with M-9093</i>		
<i>Project Name/Number:</i>	<i>Communicating for America, Inc. with M-9093/M-9093</i>		

Filing at a Glance

Company: Fidelity Security Life Insurance Company

Product Name: Communicating for America, Inc. with M-9093 SERFF Tr Num: FDLT-126881065 State: Arkansas

TOI: H20G Group Health - Vision SERFF Status: Closed-Approved-Closed State Tr Num: 47412

Sub-TOI: H20G.000 Health - Vision Co Tr Num: M-9093 WITH CAA, INC. State Status: Approved-Closed

Filing Type: Form Reviewer(s): Rosalind Minor
 Authors: Jennifer Glaser, Kelly Humiston, Teresa Saling, Debbie Oestreich
 Disposition Date: 12/01/2010
 Date Submitted: 11/30/2010 Disposition Status: Approved-Closed

Implementation Date Requested: On Approval Implementation Date:
 State Filing Description:

General Information

Project Name: Communicating for America, Inc. with M-9093
 Project Number: M-9093
 Requested Filing Mode: Review & Approval

Explanation for Combination/Other:
 Submission Type: New Submission
 Overall Rate Impact:
 Filing Status Changed: 12/01/2010

Deemer Date:
 Submitted By: Teresa Saling
 Filing Description:
 Fidelity Security Life Insurance Company
 NAIC #71870 FEIN #43-0949844
 Policyholder: Communicating for America, Inc.

Status of Filing in Domicile: Not Filed
 Date Approved in Domicile:
 Domicile Status Comments: Missouri does not require Group approval
 Market Type: Group
 Group Market Size: Small and Large
 Group Market Type: Association
 Explanation for Other Group Market Type:
 State Status Changed: 12/01/2010
 Created By: Jennifer Glaser
 Corresponding Filing Tracking Number:

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We respectfully submit the above referenced group for your review and approval. The group will be used with Vision Policy Form M-9093, et al., previously approved in your state on July 2, 2008.

The Policy will be issued to the group's office in the District of Columbia at the following address:

1701 Pennsylvania Avenue NW
Suite 300
Washington, DC 20006

A copy of the By-Laws and Articles of Incorporation are enclosed. Also, enclosed are the Benefits Guide and Newsletter provided by the Association to the members.

This product is sold via one-on-one agent sales.

If you have questions or need additional information, please do not hesitate to contact me at 1-800-648-8624 (extension 1143) or e-mail me at jglaser@fslins.com.

Company and Contact

Filing Contact Information

Jennifer Glaser, Sr. Contract Analyst
3130 Broadway
Kansas City, MO 64111-2406
jglaser@fslins.com
800-648-8624 [Phone] 1143 [Ext]
816-751-6026 [FAX]

Filing Company Information

Fidelity Security Life Insurance Company	CoCode: 71870	State of Domicile: Missouri
3130 Broadway	Group Code: 451	Company Type: Life & Health
Kansas City, MO 64111-2406	Group Name:	State ID Number:
(800) 648-8624 ext. [Phone]	FEIN Number: 43-0949844	

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	
Per Company:	No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Fidelity Security Life Insurance Company	\$0.00	11/30/2010	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	12/01/2010	12/01/2010

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Disposition

Disposition Date: 12/01/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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TOI: H20G Group Health - Vision Sub-TOI: H20G.000 Health - Vision

Product Name: Communicating for America, Inc. with M-9093

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	No
Supporting Document	Application	Approved-Closed	No
Supporting Document	Communicating for America, Inc. By-Laws	Approved-Closed	No
Supporting Document	Benefits Guide	Approved-Closed	No
Supporting Document	Newsletter	Approved-Closed	No
Supporting Document	Arkansas Group Questionnaire	Approved-Closed	No

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Supporting Document Schedules

		Item Status:	Status
			Date:
Bypassed - Item:	Flesch Certification	Approved-Closed	12/01/2010
Bypass Reason:	Not Applicable; Group Filing only		
Comments:			

		Item Status:	Status
			Date:
Bypassed - Item:	Application	Approved-Closed	12/01/2010
Bypass Reason:	Not Applicable; Group Filing only		
Comments:			

		Item Status:	Status
			Date:
Satisfied - Item:	Communicating for America, Inc. By-Laws	Approved-Closed	12/01/2010
Comments:	See Attached.		
Attachment:	Communicating for America, Inc. By-Laws.pdf		

		Item Status:	Status
			Date:
Satisfied - Item:	Benefits Guide	Approved-Closed	12/01/2010
Comments:	See Attached.		
Attachment:	Benefits Guide.pdf		

		Item Status:	Status
			Date:
Satisfied - Item:	Newsletter	Approved-Closed	12/01/2010

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Comments:

See Attached.

Attachment:

Newsletter.pdf

	Item Status:	Status Date:
Satisfied - Item: Arkansas Group Questionnaire	Approved-Closed	12/01/2010
Comments: See Attached.		
Attachment: ARKANSAS Group Questionnaire.pdf		

State of Minnesota

SECRETARY OF STATE

Certificate of Name Change

I, Mark Ritchie, Secretary of State of Minnesota, do certify that the corporation listed below filed an amendment of its articles of incorporation, or, in the case of a non-Minnesota corporation, a certificate of name change, changing its name with this office on the date listed below, and that the corporation has complied with the relevant laws of Minnesota with respect to that filing.

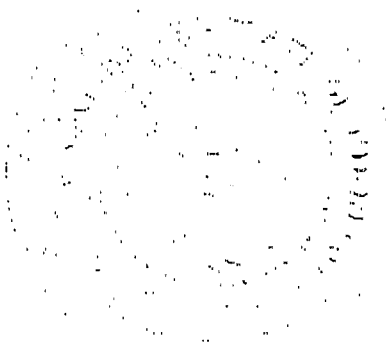
Old Name: COMMUNICATING FOR AGRICULTURE AND THE SELF EMPLOYED, INC.

New Name: Communicating for America, Inc.

State of Incorporation: MN

Date Amendment filed: 12/26/2006

This certificate has been issued on 01/17/07.



Mark Ritchie
Secretary of State.

RESTATED BY-LAWS
OF
COMMUNICATING FOR AGRICULTURE, INC.

ARTICLE I. Name

The name of this corporation is Communicating for Agriculture, Inc.

ARTICLE II. Offices

The registered office of the corporation which shall also be its principal office, shall be located in the City of Fergus Falls, County of Otter Tail, at the Law Office Building, 108 North Mill Street. The corporation may have such other offices, either within or without the State of Minnesota, as the Board of Directors may determine or as the affairs of the corporation may require from time to time. The registered office of the corporation may be, but need not be, identical with the principal office, and the address of the registered office and the principal office, or either, may be changed from time to time by the Board of Directors without amendment of the Articles of Incorporation, as provided by the law of Minnesota.

ARTICLE III. Purposes

The purposes of the corporation are to promote the general health, welfare and advancement of personnel in the field of agriculture and agribusiness, and without limiting the generality of the foregoing, the corporation shall have all powers common to non-profit corporation designated by Minnesota Statutes, and any other purposes and powers necessary and incidental to the exercise of the foregoing.

ARTICLE IV. Corporate Capacity--
Authority

Subdivision 1. Capacity. This corporation has the capacity to act possessed by natural persons, but it shall have authority to perform only acts that are necessary and proper to accomplish its purposes and not repugnant to law.

Subdivision 2. Authority. Without limiting or enlarging the provisions of Subdivision 1, this corporation has the authority to:

- (1) Continue as a corporation perpetually;
- (2) Sue and be sued;
- (3) Have and alter at pleasure, a corporate seal, affixing of which shall not affect the validity enforceability of any instrument and which corporate seal shall be in the form here indicated:

- (4) Take and hold an interest in real or personal property;
- (5) Lease, encumber, convey or dispose of real and personal property;
- (6) Enter into obligations or contracts and do any act incidental to the transaction of its business or expedient to the purposes stated in its Articles of Incorporation;
- (7) Acquire, hold, mortgage, pledge, or dispose of shares, bonds, securities and other evidences of indebtedness of any domestic or foreign corporation, either profit or non-profit and either public or private, and, if it is owner thereof, to exercise all the rights, powers and privileges of ownership, including the right to vote;
- (8) Conduct its affairs within and without this state;
- (9) Make, amend and repeal By-Laws not inconsistent with its Articles or with law, for the administration and regulation of its affairs;
- (10) Merge and consolidate with other non-profit corporations, domestic or foreign, organized for related purposes;
- (11) Make donations to other non-profit corporations, domestic or foreign, organized for related purposes and to needy persons;
- (12) Be a member of another non-profit corporation, whether foreign or domestic; and
- (13) Dissolve and wind up.
- (14) Take, receive and hold principal and interest of any money or other fund that is given, conveyed, bequeathed, devised or otherwise vested in the corporation in trust for a purpose consistent with the purposes set forth in its Articles and invest said trust property or its proceeds in accordance with Minnesota law.
- (15) Enter joint venture and partnership relationships and pursue any other purpose and exercise any other power authorized by law and necessary or incidental to the exercise of the foregoing.
- (16) To make donations, contributions or establish scholarships for personnel affiliated with the field of agriculture and agribusiness for the purpose of advancing their education, training or expertise in the field of agriculture and agribusiness.

ARTICLE V. Loans to Officers, Directors

The corporation shall not lend any of its assets to any officer or director of the corporation. If it does make such a loan, the officers and directors who make the loan, or assent to it, are jointly and severally liable for its repayment.

ARTICLE VI. Directors

Subdivision 1. Board. A Board of eleven (11) directors shall manage the business of the corporation.

Subdivision 2. Qualifications.

- (1) Directors need not be members of the corporation or residents of this State;
- (2) Directors shall be natural persons.

Subdivision 3.

- (1) Term of Office. The initial Board of Directors shall hold the terms specified in the Articles of Incorporation. Each subsequent director shall hold office for the term of three (3) years, and
 - (a) Until his successor has been elected and qualified,
 - (b) Or until he has been removed as provided by these By-Laws
- (2) Elections. The Members shall elect the Directors except the initial Board of Directors which has been specified by the Articles of Incorporation. Nomination for the office of Director shall be by the Nominating Committee as provided by Subdivision 9 of Article VIII of these By-Laws, and the written report of the Nominating Committee with the addition of nominations, if any, from the floor, shall be the ballot upon which votes for director are cast. A single ballot shall be cast for all directors standing for election at a single election and those receiving the highest number of ballots shall be seated.

Subdivision 4. Ex-Officio. This corporation shall not have Ex-Officio directors.

Subdivision 5. Compensation. Directors may be paid for their services to the corporation as authorized by the members, or as authorized by the Board by resolution.

Subdivision 6. Extent of Duties. Directors shall discharge their duties in good faith, and with that diligence and care which an ordinary prudent man in a like position would exercise under similar circumstances, with the goal of accomplishing the stated purposes of this corporation.

Subdivision 7. Powers and Authority. Directors shall have the power and authority necessary to accomplish full exercise of corporate capacity and authority as provided in these By-Laws.

Subdivision 8. Meetings of Board.

- (1) Place. A meeting of the Board of Directors may be held at any place, within or without this State, designated by the Board.
- (2) Regular Meetings. A regular annual meeting of the Board of Directors shall be held without other notice than this By-Law, immediately after, and at the same place as, the annual meeting of Members. The Board of Directors may provide by Resolution from time to time, for the holding of additional regular meetings of the Board without other notice than such Resolution.
- (3) Special Meetings-Notice-Adjournment. Notice of every special meeting shall be given, provided, however, that a meeting may be called and notice thereof waived by any Director as hereinafter provided by Article X. When a quorum is not present, any meeting may be adjourned from time to time for that reason and re-commenced at the time set by the motion for adjournment, without formal notice or waiver thereof.
- (4) Quorum. A simple majority of the Directors presently qualified and acting constitutes a quorum. When a quorum has been present at a meeting and Directors have withdrawn from the meeting so that less than a quorum remains, the members still present may continue to transact business until adjournment.
- (5) Action. An act of the majority of the Directors present and voting at a meeting at which a quorum has been established is an act of the Board.
- (6) Order of Business. The order of business at any regular or special meeting of the Board of Directors shall be: (a) Reading and disposal of any unapproved Minutes; (b) Reports of officers and committees; (c) Unfinished business; (d) New business; (e) Adjournment. Special orders of business may supersede the general order of business according to the procedures stipulated by Roberts Rules of Order, Revised.

Subdivision 9. Vacancies. The remaining Members of the Board, though less than a quorum, shall, by majority vote, elect some person to fill any vacancy occurring on the Board. A person so elected shall hold office until his successor has been selected, which selection shall be made at the next annual meeting of the Members of this corporation.

Subdivision 10. Removal.

- (1) The Directors, by a two-thirds majority vote of all directors qualified and acting, may remove any Director, with or without cause, but upon so doing shall simultaneously call a special meeting of Members for the election of a successor to serve the remainder of the removed Director's term.
- (2) The Members, by a two-thirds vote of those entitled to vote at an election of Directors, may, with or without cause, remove a Director or the entire Board from office.
- (3) Neither a Director nor the entire Board shall be removed from office unless the notice of the meeting at which removal is to be considered states such purpose, naming the Director to be removed and states as a further purpose, the election of a successor Director to fill his term.

Subdivision 11. Executive Committee. The Board of Directors may designate three (3) of its members to constitute an Executive Committee. The Executive Committee has:

- (1) The authority of the Board of Directors of Communicating for Agriculture, Inc. in management of the business of the corporation. The Executive Committee shall act only in intervals between meetings of the Board and at all times is subject to the control and direction of the Board, but unless its authority is limited, it shall exercise the full powers of the Board upon the basis of this By-Law provision and without specific delegation of such authority by the Board.
- (2) The supervision, management, and direction of the property, business, affairs and personnel of Communicating for Agriculture Scholarship & Education Foundation with respect to such matters as are specifically provided for in the Articles of Incorporation as amended and this Subdivision 11(2) as the Board of said Foundation. Without limiting the generality of the foregoing, the Communicating for Agriculture Scholarship & Education Foundation Board shall have the exclusive power and authority, for and on behalf of Communicating for Agriculture, Inc., to formulate and promulgate statements of policy with respect to administering scholarship programs and the conducting of educational programs in various agri-business related activities including, but not limited to, rural health care, rural education and rural transportation. Communicating for Agriculture Scholarship & Education Foundation Board shall have the power to retain such professional consultants to Communicating for Agriculture Scholarship & Education

Foundation, including, without limitation, members of Communicating for Agriculture, Inc. and Communicating for Agriculture Scholarship & Education Board, at such reasonable compensation as Communicating for Agriculture Scholarship & Education Board may from time to time determine.

- (a) Meetings and Internal Procedures. Communicating for Agriculture Scholarship & Education Foundation Board shall hold such periodic meetings, at such times and places, for such purposes, with such quorum requirements, and upon such notice as the Communicating for Agriculture Scholarship & Education Board may from time to time determine. The Communicating for Agriculture Scholarship & Education Board may adopt and implement such reasonable rules, regulations, and procedures for the government and administration of its affairs as Communicating for Agriculture Scholarship & Education Board may from time to time determine.
- (b) Communicating for Agriculture Scholarship & Education Director and Staff Employees. The Communicating for Agriculture Scholarship & Education Board may appoint a director of Communicating for Agriculture Scholarship & Education Foundation. The director shall serve at the pleasure of and be subject to the direction and control of the Communicating for Agriculture Scholarship & Education Board; shall be responsible and accountable only to the Communicating for Agriculture Scholarship & Education Board for the day-to-day supervision, management, and direction of the property, business, affairs and staff employees of Communicating for Agriculture Scholarship & Education Foundation; shall receive such reasonable compensation for his or her services to Communicating for Agriculture Scholarship & Education Foundation as the Communicating for Agriculture Scholarship & Education Foundation Board may from time to time determine; shall retain such staff employees of Communicating for Agriculture Scholarship & Education Foundation, at such compensation, and with such duties and responsibilities, as the Communicating for Agriculture Scholarship & Education Foundation Board may from time to time determine; shall, subject to the provisions of Subdivision 11 (2)(c) hereof, pay from Communicating for Agriculture Scholarship & Education Fund all expenses of Communicating for Agriculture Scholarship & Education Foundation; and shall have and perform such additional duties and responsibilities as the Communicating for Agriculture Scholarship & Education Foundation Board may from time to time determine. The director and each staff employee of

Communicating for Agriculture Scholarship & Education Foundation shall be entitled to reimbursement for out-of-pocket expenses that are incurred by him or her directly in the performance of his or her services to Communicating for Agriculture Scholarship & Education Foundation and that are reasonable and necessary and in furtherance of the purposes of Communicating for Agriculture Scholarship & Education Foundation set forth in the Articles of Incorporation as amended and in Subdivision 11 hereof. The director and all staff employees of Communicating for Agriculture Scholarship & Education Foundation shall be entitled to participate in all employee benefit plans from time to time maintained by Communicating for Agriculture, Inc. for its other employees generally.

- (c) Financial Matters. The fiscal year of Communicating for Agriculture Scholarship & Education Foundation shall begin on January 1 in each calendar year. All assets, properties and liabilities of Communicating for Agriculture Scholarship & Education Foundation shall at all times be segregated from and be maintained separate and apart from all other assets, properties and liabilities of Communicating for Agriculture, Inc., and separate bank accounts, records, and books of account shall be established and maintained for Communicating for Agriculture Scholarship & Education Foundation. All deposits to and withdrawals from bank accounts of Communicating for Agriculture Scholarship & Education Foundation shall be upon signature or signatures as the Communicating for Agriculture Scholarship & Education Foundation Board may from time to time determine.

Subdivision 12. Board and Executive Committee Action Without A Meeting. Any action that could be taken at a meeting of the Board of Directors or Executive Committee may be taken without a meeting when authorized in writing signed by all of the Directors in the case of full board action or all members of the Executive Committee in the case of Executive Committee action.

Subdivision 13. No Voting By Proxy. A Director shall not appoint a proxy for himself or vote by proxy and no proxy Directors or proxy votes shall be allowed.

Subdivision 14. Personal Interests In Corporate Contracts.

- (1) Disclosure or Knowledge Required. A contract or other transaction between the corporation and one or more of its directors, or between the corporation and any other entity in which one or more of its directors

have a substantial interest, shall be valid, if the material facts as to such director's interest in such transaction are disclosed or known to the Board or committee, and the Board or committee authorizes such transaction by a vote sufficient for such purpose without counting the vote of such interested director; or

- (2) Lack of Disclosure or Knowledge. If there was no such disclosure or knowledge, or if the vote of such interested director was necessary for the authorization of such transaction at a meeting of the Board or committee at which it was authorized, the corporation may avoid the contract or transaction unless the parties thereto shall establish that the transaction was fair and reasonable as to the corporation at the time it was authorized by the Board, a committee, or the members.
- (3) Quorum. Such interested directors may be counted in determining the presence of a quorum at a meeting of the Board or of a committee which authorized such contract or transaction.

ARTICLE VII. Officers and Agents

Subdivision 1. Elections, Appointment, Compensation.

- (1) The Board of Directors shall elect persons to exercise the functions of the officers of President, one or more Vice Presidents, Secretary and Treasurer and may elect or appoint any other officers or agents deemed necessary including, but not limited to, professional technical consultants, scientists, engineers, accountants and attorneys at law.
- (2) Officers and agents may be provided reasonable compensation for their services rendered to the corporation.
- (3) The same person may hold two offices at one time; provided, however, that the same person shall not hold either the offices of President and Vice President or the offices of President and Secretary simultaneously.

Subdivision 2. Qualifications. The President, Vice President, Secretary and Treasurer, howsoever named, shall be natural persons of the age of 18 years. Officers may be, but need not be, directors.

Subdivision 3. Removal. An officer or agent may be removed with or without cause by the persons authorized to elect or appoint him. His removal shall be without prejudice to his contract rights.

Subdivision 4. Authority, Duties.

- (1) An officer shall discharge his duties in good faith and with the diligence and care which an ordinarily prudent man in a like position and under similar circumstances would exercise in the conduct of his private affairs.
- (2) President. The President shall be the principal executive officer of the corporation and shall in general supervise and control all of the business and affairs of the corporation. He shall preside at all meetings of the members and of the Board of Directors. He may sign, with the secretary or any other proper officer of the corporation authorized by the Board of Directors, any deeds, mortgages, bonds, contracts or other instruments which the Board of Directors have authorized to be executed except in cases where the signing and execution thereof shall be expressly delegated by the Board of Directors or by these By-Laws or by statute to some other officer or agent of the corporation; and in general he shall perform all duties incident to the office of president and such other duties as may be prescribed by the Board of Directors from time to time.
- (3) Vice President. In the absence of the President or in event of his inability or refusal to act, the Vice President (or in the event there be more than one Vice President, the vice presidents in order of their election) shall perform the duties of the President, and when so acting, shall have all the powers of and be subject to all the restrictions upon the President. Any vice president shall perform such other duties as from time to time may be assigned to him by the president or by the Board of Directors.
- (4) Treasurer. If required by the Board of Directors, the Treasurer shall give a bond for the faithful discharge of his duties in such sum and with such surety or sureties as the Board of Directors shall determine. He shall have charge and custody of and be responsible for all funds and securities of the corporation; received and give receipts for moneys due and payable to the corporation from any source whatsoever, and deposit all such moneys in the name of the corporation in such banks, trust companies, or other depositories as shall be selected in accordance with the provisions

of these By-Laws; and in general perform all the duties incident to the office of Treasurer and such other duties as from time to time may be assigned to him by the President or by the Board of Directors.

- (5) Secretary. The Secretary shall keep the Minutes of the meetings of the members and of the Board of Directors in one or more books provided for that purpose; see that all notices are duly given in accordance with the provisions of these By-Laws or as required by law; be custodian of the corporate records and of the seal of the corporation and see that the seal of the corporation is affixed to all documents, the execution of which on behalf of the corporation under its seal is duly authorized in accordance with the provisions of these By-Laws; keep a register of the post office address of each member which shall be furnished to the Secretary by such member; and in general perform all duties incident to the office of secretary and such other duties as from time to time may be assigned to him by the President or by the Board of Directors.

- (6) Assistant Treasurers and Assistant Secretaries If required by the Board of Directors, the assistant treasurers shall give bonds for the faithful discharge of their duties in such sums and with such sureties as the Board of Directors shall determine. The assistant treasurers and assistant secretaries, in general, shall perform such duties as shall be assigned to them by the treasurer or the secretary, or by the President or the Board of Directors.

ARTICLE VIII. Committees

Subdivision 1. Executive Committee. The provisions of this Article shall expand but shall not limit the authority and powers of the Executive Committee.

Subdivision 2. Committees of Directors. The Board of Directors, by resolution adopted by a majority of the directors in office, may designate one or more committees, each of which shall consist of one or more directors, which committees, to the extent provided in said resolution, shall have and exercise the authority of the Board of Directors in the management of the corporation; but the designation of such committees and the delegation thereto of authority shall not operate to relieve the Board of Directors, or any individual director, of any responsibility imposed upon it by him by law.

Subdivision 3. Other Committees. Other committees not having and exercising the authority of the Board of Directors in the management of the corporation may be designated by a resolution adopted by

a majority of the directors present at a meeting at which a quorum is present. Except as otherwise provided in such resolution, members of each such committee shall be members of the corporation, and the president of the corporation shall appoint the members thereof. Any member thereof may be removed by the person or persons authorized to appoint such member whenever in their judgment the best interests of the corporation shall be served by such removal.

Subdivision 4. Term of Office. Each member of a committee shall continue as such until the next annual meeting of the members of the corporation and until his successor is appointed, unless the committee shall be sooner terminated, or unless such member be removed from such committee, or unless such member shall cease to qualify as a member thereof.

Subdivision 5. Chairman. One member of each committee shall be appointed chairman by the person or persons authorized to appoint the members thereof.

Subdivision 6. Vacancies. Vacancies in the membership of any committee may be filled by appointments made in the same manner as provided in the case of the original appointments.

Subdivision 7. Quorum. Unless otherwise provided in the resolution of the Board of Directors designating a committee, a majority of the whole committee shall constitute a quorum and the act of a majority of the members present at a meeting at which a quorum is present shall be the act of the committee.

Subdivision 8. Rules. Each committee may adopt rules for its own government not inconsistent with these By-Laws or with rules adopted by the Board of Directors.

Subdivision 9. Nominating Committee. A Nominating Committee shall be designated as hereinabove provided by this Article. Nominations for the office of Director shall be made by the Nominating Committee. The Chairman of the Nominating Committee or his designee shall report to any meeting of the members held for the purpose of electing directors immediately upon declaration by the Platform Chairman of the meeting that nominations are in order. His report shall be in the form of a written ballot stating the names of those nominated by the Committee and containing after the list of such names, blanks for the addition of nominations made from the floor. Upon the completion of such report, additional nominations may be made from the floor. Such nominees shall be added to the ballot and the vote for Director taken upon said ballot after nominations are closed, which vote shall be taken as herein otherwise provided by Article VI, Subdivision 3 (2).

ARTICLE IX. Meeting of Members

Subdivision 1. Meeting Place. Meeting of the members may be held at:

- (1) The registered office of the corporation; or
- (2) Any place within or without this state designated by the Board of Directors by resolution from time to time enacted.

Subdivision 2. Annual.

- (1) Members shall hold an annual meeting for the election of Directors and for the transaction of any other business at the registered office of the corporation or such other place within a ten (10) mile radius of the registered office as the Board of Directors shall select. The notice of such annual meeting shall include any matters concerning which special notice is required.
- (2) When the annual meeting has not been held, or the directors have not been elected thereat, directors may be elected at a special meeting held for the purpose. Upon demand of any member, the President, Vice President or Secretary shall call such a special meeting.
- (3) The annual meeting of the corporation shall be held at the time and place established by resolution of the Board of Directors.

Subdivision 3. Special. Special meetings may be called for any purpose for any time by (a) The President, (b) The Board of Directors, (c) Written petition signed by 10 per cent of the duly registered members. Persons entitled to call a special meeting may make a written request to the President, Vice President or Secretary to call the meeting. Such officers shall give notice of the meeting to be held between 10 and 60 days after receiving the request. If the officer fails to give notice of the meeting within 7 days from the day on which the request was made, the persons who requested the meeting may fix the time and place of the meeting, and give notice in the manner herein provided.

Subdivision 4. Notice. Subject to waiver of notice as herein provided, notice of meetings and elections shall be given to all members entitled to vote at the meeting or election, which notice shall be given in the manner provided by Article X. It shall be the responsibility of the member to keep his address correct upon the corporate register by written notice of any changes thereof to the Secretary of the corporation.

Subdivision 5. Quorum.

- (1) A quorum for meeting of members of 10 per cent of the total voting membership present in person; provided, however, that if the membership exceeds 500 in total, 50 members shall constitute a quorum.

- (2) Subject to Clause (4), a quorum is necessary for the transaction of business at a meeting.
- (3) When a quorum is not present, any meeting may be adjourned from time to time for that reason.
- (4) When a quorum has been present at a meeting and members have withdrawn from the meeting so that less than a quorum remains, the members still present may continue to transact business until adjournment.

Subdivision 6. Proxies. There shall be no proxies.

Subdivision 7. Voting.

- (1) Cumulative voting shall not be allowed.
- (2) Members shall have no voting rights in corporate affairs other than for the purpose of electing and removing directors. For such purpose, each member shall have a single vote which must be exercised in person through personal attendance at the meeting. Mail ballots shall not be provided or recognized.
- (3) Members may be natural persons, corporations or other legally recognized entities, but members other than natural persons shall be limited to a single vote which shall be exercised in person at members' meetings by some natural person who shall be registered to vote by presenting written authority to do so duly executed and acknowledged by the legal entity member which he represents.
- (4) A register shall be maintained at the door at all members' meetings, from the time that the doors are opened. Each member intending to vote shall sign said register and, in the case of matter submitted upon written ballot, shall receive at the time of registration such ballot or ballots as may be required and shall vote only upon such ballots.
- (5) Votes at members' meetings shall be by voice, unless specifically submitted upon written ballot, which submission may be made in the sole discretion of the presiding officer or upon demand of a simple majority of those present and voting.

Subdivision 8. Adjournment. Unless the Articles or By-Laws prescribe otherwise, when a meeting of the members is adjourned to another time or place, notice of the adjourned meeting need not be given other than by announcement at the meeting at which adjournment is taken.

Subdivision 9. Authorization Without a Meeting. Any action that may be taken at a meeting of the members, may be taken without a meeting if authorized in writing and signed by all the members who are entitled to notice of the meeting for such purpose.

Subdivision 10. Irregular meetings, Validation. When written consent of all the members who were entitled to notice of the meeting has been obtained, an irregular meeting and any action taken at such meeting is validated.

ARTICLE X. Members and Directors Meetings--
Manner of Giving and Waiving Notice--
Parliamentary Procedure

Subdivision 1. Notice. "Notice" means a written notification of a meeting.

- (1) stating time, place and in a case of a special meeting, purpose;
- (2) properly addressed according to the last available corporate record;
- (3) sent or delivered by duly authorized person to each director or member entitled to vote at the meeting and
- (4) delivered or mailed not less than five (5) nor more than thirty (30) days before the meeting excluding the day of the meeting or a published notification of a meeting of members if the total registered membership exceeds 300 and if the Board of Directors should elect to give such notification by publication in lieu of delivery of mail, the said publication to be made in a newspaper of general circulation published in the county of the principal place of business of the corporation for three successive weeks previous to the week of the date of the meeting stating the time, place and in the case of special meeting, its purpose.
- (5) Publication of the date, time and place of the meeting in a publication of the corporation shall constitute a "written notification" for purposes of this subdivision.

Subdivision 2. A director or member may make a written waiver of notice before, at, or after a meeting. The waiver shall be filed with the person who has been designated to act as Secretary of the meeting who shall enter it upon the records of the meeting. Appearance at a meeting is deemed a waiver unless it is solely for the purpose of asserting the illegality of the meeting.

Subdivision 3. Except as otherwise provided by the Articles of Incorporation or these By-Laws, meetings of members and directors shall be conducted according to the rules of parliamentary procedure as specified by Roberts Rules of Order, Revised.

ARTICLE XI. Membership

Subdivision 1. Classes of Members; Rules.

- (1) There shall be such classes of members with such rights and interests as shall be determined from time to time by the Board of Directors. All rules which shall be established by the Board of Directors pertaining to such classes shall be reasonable, germane

- to the purposes of the corporation and equally enforced as to all members of the same class.
- (2) The Board of Directors shall approve all applications for membership and membership shall not be established until the initiation fee established by the Board of Directors' Resolution of General Application shall have been tendered by the prospective member. A receipt issued to a prospective member for the initiation fee shall not be evidence of membership. Only a certificate of membership, issued by or under the authority of the Board of Directors shall be evidence of membership. In the event the Board declines to grant membership to an applicant, his initiation fee shall be refunded in full upon return by him of the receipt given him therefor.
 - (3) There shall be no discrimination in issuance of membership on the grounds of race, creed, color, social or economic position.
 - (4) Interest in the purpose of this corporation demonstrated through conduct or professed statements thereof shall be requirement for membership. The Board of Directors shall have absolute discretion to determine whether an applicant for membership has these requisites for membership and a determined lack thereof shall be ground for rejection of the application for membership.

Subdivision 2. Membership Certificates.

- (1) The membership certificates shall state:
 - (a) Name of the corporation, that it is organized under the laws of the State of Minnesota and is a non-profit corporation;
 - (b) Name of the registered holder;
 - (c) That the members shall have no personal liability;
 - (d) That the members have such property, voting, and other rights as set forth in the Articles and By-Laws;
 - (e) Length of term of membership of the holder.
- (2) Membership certificates shall be signed in original or facsimile by the President or a Vice President or by the Secretary or an Assistant Secretary. All certificates of evidence of membership shall be consecutively numbered. The name and address of each member and the date of issuance of the certificate shall be entered on the record of the corporation. If any certificate shall become lost, mutilated or destroyed, a new certificate may be issued therefor upon such terms and conditions as the Board of Directors may determine.

Subdivision 3. Dues. The corporation may levy dues upon its members. The Directors are authorized to fix the amount of dues

from time to time and to determine the methods of collection. Enforcement of collection of dues may be had through cancellation of membership for non-payment thereof.

Subdivision 4. Termination. Membership may be terminated and cancelled upon reasonable notice of the fact and effective date of such cancellation if the Board of Directors determines:

- (1) That the member does not possess the qualifications for membership hereinabove stated, even though the member may have possessed said qualifications at the time of admission to membership.
- (2) That the member is delinquent in payment of dues.
- (3) Membership may be terminated voluntarily by the member by surrender to the corporation of his membership certificate, which certificate shall then be fastened to the original stub in the membership register from which it was severed upon issuance.
- (4) No member shall be entitled to any refund of dues whether his membership be terminated voluntarily or involuntarily.
- (5) A member shall not be entitled to a hearing with respect to termination of membership.
- (6) The terms of membership shall be co-existent with the duration of the corporation or the life of the member, whichever shall terminate first.

Subdivision 5. Reinstatement. Reinstatement after termination for non-payment of dues shall occur and be effective upon acceptance by the corporation of the member's tender of such delinquent dues and without further action by the corporation. The corporation has sole discretion to refuse such tender and to deny reinstatement. Reinstatement after termination for lack of qualifications required for membership may be had in the same manner as initial membership was had and subject to the same rules for admission to initial membership.

Subdivision 6. Term. The term of membership shall be co-extensive with the duration of the corporation, subject to the member's being current in payment of all dues.

Subdivision 7. Rights Not Transferable.

- (1) The right of a member to vote and his interest in the corporation or its property ceases on the termination of his membership;
- (2) A member may not voluntarily or involuntarily transfer his membership, or any right arising therefrom.

ARTICLE XII. Fiscal Year

The fiscal year of the corporation shall begin the 1st day of January in each year, beginning 1972 and shall end the 31st day of the next following December.

ARTICLE XIII. Contracts, Checks, Deposits,
And Funds

Subdivision 1. Contracts. The Board of Directors may authorize any officer or officers, agent or agents of the corporation, in addition to the officers so authorized by these By-Laws, to enter into any contract or execute and deliver an instrument in the name of and on behalf of the corporation, and such authority may be general or confined to specific instances.

Subdivision 2. Checks, Drafts, Etc. All checks, drafts or orders for the payment of money, notes or other evidences of indebtedness issued in the name of the corporation, shall be signed by such officer or officers, agent or agents of the corporation and in such manner as shall from time to time be determined by resolution of the Board of Directors. In the absence of such determination by the Board of Directors, such instruments shall be signed by the Treasurer or an Assistant Treasurer and countersigned by the President or a Vice President of the corporation.

Subdivision 3. Deposits. All funds of the corporation shall be deposited from time to time to the credit of the corporation in such banks, trust companies or other depositories as the Board of Directors may select.

Subdivision 4. Gifts. The Board of Directors may accept on behalf of the corporation any contribution, gift, bequest or devise for the general purposes or for any special purpose of the corporation.

ARTICLE XIV. Disbursement of Funds and
Limitation on Liability

Subdivision 1. The President and Treasurer shall not pay out the funds of the corporation for any extraordinary expense without the authority of the Board of Directors. No committee shall render the association liable to an amount exceeding that appropriated to it by the Board of Directors.

Subdivision 2. The receipts of the corporation during each fiscal year shall be first applied to the payment of its operating expenses, including without limitation, wages, salaries, taxes, maintenance, repairs, replacements, insurance, interest and all other expenses and obligations of the association as they become due. Deductions shall be made for the writing off of preliminary expenses, accrued expenses, reserves for depreciation and contingencies and other items as required by sound and conservative accounting practice. The balance shall be considered as the net savings of the association.

ARTICLE XV. Voluntary Transfer of Corporate Assets

Subdivision 1. Extent of Authority. This corporation shall have the authority to sell, lease, exchange, mortgage, encumber or dispose

of all or substantially all of its property and assets including its goodwill upon the terms and conditions and for the consideration which may be money, shares, bonds or other instruments for payment of money or other property that the Board of Directors deems expedient.

Subdivision 2. Procedure. To dispose of property under Subdivision 1, the Board of Directors shall resolve so to do by an affirmative vote of a majority of all the directors duly qualified and acting, which resolution shall be offered at a meeting of the Board of Directors duly called for that purpose.

Subdivision 3. Certain Property Not to be Diverted. If the corporation holds property in trust for a designated purpose or subject to a specific use or subject to a condition subsequent or upon a special or executory limitation, it shall not divert such property from such trust, use, condition or limitation, subject to Minnesota Statutes, §501.12.

ARTICLE XVI. Indemnification of Officers Directors, Employees and Agents

Subdivision 1. The corporation shall have power to indemnify any person who was or is a party or is threatened to be made a party to any threatened, pending, or completed action, suit, or proceeding, wherever brought, whether civil, criminal, administrative, or investigative, other than an action by or in the right of the corporation, by reason of the fact that he is or was a director, officer, employee, or agent of the corporation, or is or was serving at the request of the corporation as a director, officer, employee, or agent of another corporation, partnership, joint venture, trust, or other enterprise, against expenses, including attorney's fees, judgments, fines, and amounts paid in settlement actually and reasonably incurred by him in connection with such action, suit, or proceeding if he acted in good faith and in a manner he reasonably believed to be in or not opposed to the best interests of the corporation, and, with respect to any criminal action or proceeding, had no reasonable cause to believe his conduct was unlawful. The termination of any action, suit, or proceeding by judgment, order, settlement, conviction, or upon a plea of nolo contendere or its equivalent, shall not, of itself, create a presumption that the person did not act in good faith and in a manner which he reasonably believed to be in or not opposed to the best interest of the corporation, and, with respect to any criminal action or proceeding, had reasonable cause to believe that his conduct was unlawful.

Subdivision 2. The corporation shall have power to indemnify any person who was or is a party or is threatened to be made a party to any threatened, pending, or completed action or suit, wherever brought, by or in the right of the corporation to procure a judgment in its favor by reason of the fact that he is or was a director, officer, employee, or agent of the corporation, or is or was

serving at the request of the corporation as a director, officer, employee, or agent of another corporation, partnership, joint venture, trust, or other enterprise against expenses, including attorneys' fees, actually and reasonably incurred by him in connection with the defense or settlement of such action or suit if he acted in good faith and in a manner he reasonably believed to be in or not opposed to the best interest of the corporation and except that no indemnification shall be made in respect of any claim, issue, or matter as to which such person shall have been adjudged to be liable for negligence or misconduct in performance of his duty to the corporation unless and only to the extent that the court in which such action or suit was brought shall determine upon application that, despite the adjudication of liability but in view of all circumstances of the case, such person is fairly and reasonably entitled to indemnity for such expenses which such court shall deem proper.

Subdivision 3. To the extent that a director, officer, employee or agent of the corporation has been successful on the merits or otherwise in defense of any action, suit or proceeding referred to in Subdivisions 1 and 2, or in defense of any claim, issue or matter therein, he may be indemnified against expenses, including attorneys' fees, actually and reasonably incurred by him in connection therewith.

Subdivision 4. Any indemnification under Subdivision 1, unless ordered by a court, shall be made by the corporation only as authorized in the specific case upon a determination that indemnification of the director, officer, employee, or agent is proper in the circumstances because he has met the applicable standard of conduct set forth in Subdivision 1. Such determination shall be made (1) by the Board of Directors by a majority vote of a quorum consisting of directors who were not parties to such action, suit, or proceeding, or (2) if such a quorum is not obtainable, or, even if obtainable a quorum of disinterested directors so directs, by independent legal counsel in a written opinion, or (3) by the members. Any indemnification under Subdivision 2 must be ordered by a court.

Subdivision 5. Expenses incurred in defending a civil or criminal action, suit, or proceeding may be paid by the corporation in advance of the final disposition of such action, suit or proceeding as authorized by the Board of Directors in the manner provided in Subdivision 4 upon receipt of an undertaking by or on behalf of the director, officer, employee, or agent to repay such amount unless it shall ultimately be determined that he is entitled to be indemnified by the corporation as authorized by this article.

Subdivision 6. The indemnification provided by this article shall continue as to a person who has ceased to be a director, officer, employee, or agent and shall inure to the benefit of the heirs, executors, and administrators of such a person.

Subdivision 7. The corporation shall have the power to purchase and maintain insurance on behalf of any person who is or was a director, officer, employee or agent of the corporation, or is or was serving at the request of the corporation as a director, officer, employee, or agent of another corporation, partnership, joint venture, trust or other enterprise against any liability asserted against him and incurred by him in any such capacity, provided, that no indemnification shall be made under any policy of insurance or any act which could not be indemnified by the corporation under this article.

Subdivision 8. (a) Where court approval is required by this section, application therefor may be made, in every case, either:

(1) In the civil action or proceeding in which the expenses were incurred or other amounts were paid, or

(2) To any district court of this state in a separate proceeding, in which case the application shall set forth the disposition of any previous application made to any court for the same or similar relief and also reasonable cause for the failure to make application for such relief in the action or proceeding in which the expenses were incurred or other amounts were paid.

(b) The application shall be made in such manner and form as may be required by the applicable rules of court or; in the absence thereof, by direction of a court to which it is made. Such application shall be upon notice to the corporation. The court may also direct that notice be given at the expense of the corporation to the members and such other persons as the court may designate in such manner as it may require.

Subdivision 9. (a) No indemnification, advancement or allowance shall be made under this article in any circumstance where it appears that, if there has been a settlement approved by the court, the indemnification would be inconsistent with any condition with respect to indemnification expressly imposed by the court in approving the settlement.

(b) If, under this article, any expenses or other amounts are paid by way of indemnification, other than by court order or action by the member, the corporation shall, not later than the next annual meeting of the members unless such meeting is held within 3 months from the date of such payment, and in any event, within 15 months from the date of such payment, mail to its members of record at the time entitled to vote for the election of directors a statement specifying the persons paid, the amount paid, and the nature and status of the litigation or threatened litigation at the time of such payment.

ARTICLE XVII. Amendment of Articles of
Incorporation and By-Laws

Subdivision 1. Extent. This corporation may amend its Articles of Incorporation and By-Laws to include or omit any provisions which it could lawfully include or omit from the original Articles of Incorporation or By-Laws, were they to be adopted at the time the Amendment is made. Any number of amendments or an entire revision of the Articles of Incorporation or By-Laws may be submitted and voted upon at a single meeting.

Subdivision 2. Procedure. The Amendment shall be adopted at a meeting of the Board of Directors upon receiving a two-thirds vote of the Directors who are present at the meeting and entitled to vote on the proposed Amendment. Notice of the meeting and of the proposed Amendment shall be given.

Subdivision 3. Amendments; Execution; Filing. When an Amendment has been adopted, the President or the Vice President and the Secretary or Assistant Secretary shall execute and acknowledge Articles of Amendment which shall set forth the Amendment and the manner of its adoption. Articles of Amendment of By-Laws shall be placed under the By-Law tab of the corporate record, preceding the By-Laws themselves, and a marginal notation shall be made in the By-Laws themselves calling attention to the Amendment. Articles of Amendment of the Articles of Incorporation shall be filed for record with the Secretary of State of the State of Minnesota.

ARTICLE XVIII. Books and Records;
Financial Statement

This corporation shall keep at its registered office correct and complete books of account and Minutes of proceedings of meetings of (a) Members, (b) Board of Directors, and (c) Committees having any of the authority of the Board of Directors.

A member, his agent or his attorney, may inspect all books and records for any proper purpose at any reasonable time.

Upon request by a member, the corporation shall furnish the member with a statement showing the financial result of all operations and transactions affecting income and surplus during its last annual accounting period and a balance sheet containing a summary of its assets and liabilities as of the closing date of such accounting period. The corporation shall have a reasonable time after the request, within which to submit such documents.

ARTICLE XIX. NON-PARTISAN STATUS

Any director, officer, manager, lobbyist, or other public representative of the corporation who shall declare his or her candidacy for state or federal partisan elective office shall thereafter be ineligible to continue to serve in his or her position with the corporation. The president of the corporation shall cause notice of this policy to be given to the corporation's officers, directors and employees. The Board of Directors may adopt such policies as it shall see fit to implement this provision.

WE, the undersigned, being the Board of Directors of Communicating for Agriculture, Inc., do hereby acknowledge that we have read, discussed and do hereby adopt as the Restated By-Laws of this corporation, the above Restated By-Laws consisting of twenty-three (23) typewritten pages, effective this 30th day of September, 1980.

Harold E. Johnson
Harold E. Johnson

Frank Lachowitz
Frank Lachowitz

Sylvester Nietfeld
Sylvester Nietfeld

Janet A. Kinney
Janet Kinney

Stephen F. Rufer
Stephen F. Rufer

Keigh Hubel
Keigh Hubel

Lorry Madsen
Lorry Madsen

Eddie Murray
Eddie Murray

Marie Hovland
Marie Hovland

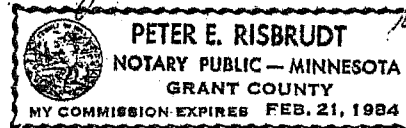
Gene Pope
Gene Pope

M. E. Smedsrud
M. E. Smedsrud

STATE OF MINNESOTA)
) ss.
COUNTY OF OTTER TAIL)

On this 30th day of September, 1980, before me, a Notary Public within and for Grant County and State of Minnesota, personally appeared Harold E. Johnson, Frank Lachowitz, Sylvester Nietfeld, Janet Kinney, Stephen F. Rufer, Keigh Hubel, Lorry Madsen, J. Eddie Murray, Marie Hovland, Gene Pope and M. E. Smedsrud, to me personally known, who being each by me duly sworn, did say that they are the Directors of Communicating for Agriculture, Inc., the corporation named herein, that the seal affixed to said By-Laws is the corporate seal of said corporation and said instrument was signed and sealed in behalf of the said corporation by said Directors, and such Directors acknowledged said instrument to be the free act and deed of said corporation.


Notary Public



AMENDMENT OF BY-LAWS

The undersigned, Peter E. Risbrudt and N. Rollie Lake, duly authorized officers of Communicating for Agriculture, Inc., do hereby certify that at the annual meeting of the Board of Directors of said Corporation, duly called and held at 9:00 a.m. on the 19th day of March, 1984, the following resolutions were unanimously adopted:

RESOLVED, That Article II of the Restated By-Laws of Communicating for Agriculture, Inc. is hereby deleted and amended to read as follows:

ARTICLE II. Offices.

The registered office of the corporation, which shall also be its principal office, shall be located in the City of Fergus Falls, County of Ottertail, at the Law Office Building, 101 East Lincoln Avenue. The corporation may have such other offices, either within or without the State of Minnesota, as the Board of Directors may determine or as the affairs of the corporation may require from time to time. The registered office of the corporation may be, but need not be, identical with the principal office, and the address of the registered office and the principal office, or either, may be changed from time to time by the Board of Directors without amendment of the Articles of Incorporation, as provided by the law of Minnesota.

RESOLVED FURTHER, That Article VI, Subdivision 1 of the Restated By-Laws of Communicating for Agriculture, Inc. is hereby deleted and amended to read as follows:

ARTICLE VI. Directors.

Subdivision 1. Board. A Board of twelve (12) directors shall manage the business of the corporation.

RESOLVED FURTHER, That Article VI, Subdivision 11 of the Restated By-Laws of Communicating for Agriculture, Inc. is hereby deleted and amended to read as follows:

Subdivision 11. Executive Management Committee. The Board of Directors may designate four (4) of its members to constitute an Executive Management Committee. The Executive Management Committee has:

RESOLVED FURTHER, That Article VI, Subdivision 11, (1), of the Restated By-Laws of Communicating for Agriculture, Inc. is hereby deleted and amended to read as follows:

- (1) The authority of the Board of Directors of Communicating for Agriculture, Inc. in management of the business of the corporation. The Executive Management Committee shall act only in intervals between meetings of the Board and at all times is subject to the control and direction of the Board, but unless its authority is limited, it shall exercise the full powers of the Board upon the basis of the By-Law provision and without specific delegation of such authority by the Board.

FURTHER RESOLVED, That Article VI, Subdivision 12 of the Restated By-Laws of Communicating for Agriculture, Inc. is hereby deleted and amended to read as follows:

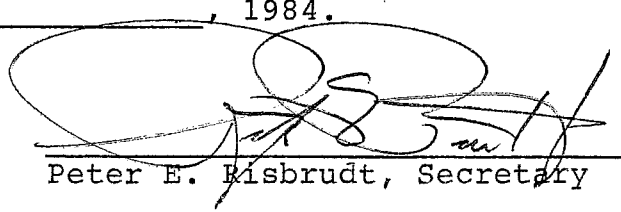
Subdivision 12. Board and Executive Management Committee Action Without A Meeting. Any action that could be taken at a meeting of the Board of Directors or Executive Management Committee may be taken without a meeting when authorized in writing signed by all of the Directors in the case of full board action or all members of the Executive Management Committee in the case of Executive Management Committee action.

FURTHER RESOLVED, That Article VIII, Subdivision 1 of the Restated By-Laws of Communicating for Agriculture, Inc. is hereby deleted and amended to read as follows:

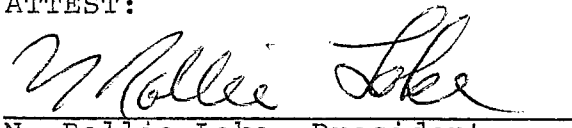
Subdivision 1. Executive Management Committee. The provisions of this Article shall expand but shall not limit the authority and powers of the Executive Management Committee.

IN WITNESS WHEREOF, the undersigned thereunto set their hands on this

25th day of May, 1984.

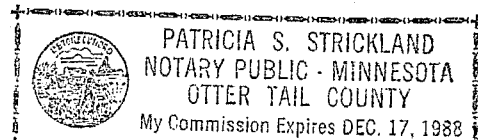

Peter E. Risbrudt, Secretary

ATTEST:


N. Rollie Lake, President

STATE OF MINNESOTA)
) ss.
COUNTY OF OTTERTAIL)

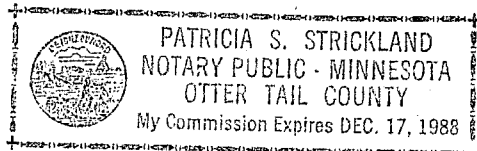
The foregoing instrument was acknowledged before me this 25th day of May, 1984, by Peter E. Risbrudt, Secretary of Communicating for Agriculture, Inc., a Minnesota corporation, on behalf of the corporation.



Patricia S. Strickland
Notary Public

STATE OF MINNESOTA)
) ss.
COUNTY OF OTTERTAIL)

The foregoing instrument was acknowledged before me this 25th day of May, 1984, by N. Rollie Lake, President of Communicating for Agriculture, Inc., a Minnesota corporation, on behalf of the corporation.



Patricia S. Strickland
Notary Public

Document: BY-LAWS
Library: TXPETE
PER:mm

AMENDMENT OF BY-LAWS

The undersigned, Peter E. Risbrudt and N. Rollie Lake, duly authorized officers of Communicating for Agriculture, Inc., do hereby certify that at a regular meeting of the Board of Directors of said Corporation, duly called and held at 8:30 a.m. on the 19th day of November, 1985, the following resolutions were adopted:

RESOLVED, That Article VI, Subdivision 1 of the Restated By-Laws of Communicating for Agriculture, Inc. is hereby deleted and amended to read as follows:

ARTICLE VI. Directors.

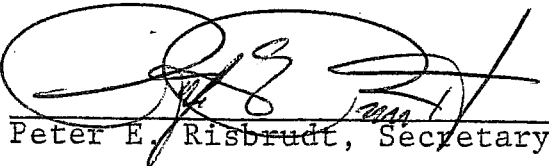
Subdivison 1. Board. A Board of thirteen (13) directors shall manage the business of the corporation.

RESOLVED FURTHER, That Article VI, Subdivision 11 of the Restated By-Laws of Communicating for Agriculture, Inc. is hereby deleted and amended to read as follows:

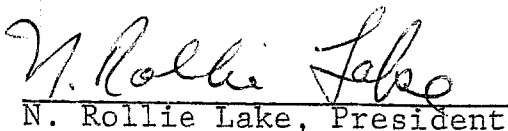
Subdivision 11. Executive Management Committee. The Board of Directors may designate six (6) of its members to constitute an Executive Management Committee. The Executive Management Committee has:

IN WITNESS WHEREOF, the undersigned thereunto set their hands on this

19th day of DECEMBER, 19 85.

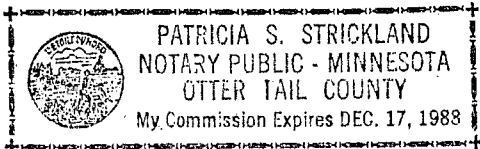

Peter E. Risbrudt, Secretary

ATTEST:


N. Rollie Lake, President

STATE OF MINNESOTA)
) ss.
COUNTY OF OTTERTAIL)

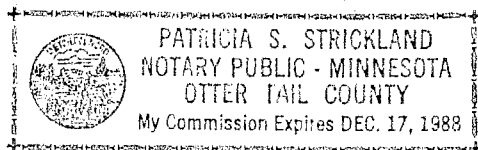
The foregoing instrument was acknowledged before me this 19th day of December, 19 85, by Peter E. Risbrudt, Secretary of Communicating for Agriculture, Inc., a Minnesota corporation, on behalf of the corporation.



Patricia S. Strickland
Notary Public

STATE OF MINNESOTA)
) ss.
COUNTY OF OTTERTAIL)

The foregoing instrument was acknowledged before me this 19th day of December, 19 85, by Peter E. Risbrudt, Secretary of Communicating for Agriculture, Inc., a Minnesota corporation, on behalf of the corporation.



Patricia S. Strickland
Notary Public

Document: Amendmnt
Library: TXPETE
PER:mm

ACTION OF BOARD OF DIRECTORS TAKEN
IN WRITING IN LIEU OF FIRST MEETING
OF
COMMUNICATING FOR AGRICULTURE, INC.

The undersigned, being all of the members of the Board of Directors of Communicating for Agriculture, Inc., acting pursuant to the provisions of Minnesota Statutes 317A.239 hereby adopt the following resolutions effective January 1, 1994.

WHEREAS, The Bylaws of this Corporation provide for the offices of President, Vice President, Secretary and Treasurer, and

WHEREAS, The Board desires to provide for the additional offices of Chairman of the Board, Chief Executive Officer, and Chief Financial Officer,

IT IS RESOLVED, That in compliance with Minnesota Statute § 317A.239 which permits an action required or permitted to be taken at a board meeting to be taken by written action signed by all of the directors, as follows:

RESOLVED, That Article VII, Subdivision 1(1) of the Bylaws of the Corporation shall be amended to delete the former paragraph and add the following replacement:

"(1) The Board of Directors shall elect persons to exercise the functions of the office of Chairman, Chief Executive Officer, President, Vice-Chairman, one or more Vice Presidents, Secretary, Chief Financial Officer, and Treasurer and may elect or appoint any other officers or agents deemed necessary including, but not limited to, professional technical consultants, scientists, engineers, accountants and attorneys at law.

RESOLVED FURTHER, That Article VII, Subdivision 4(2) of the Bylaws of the Corporation shall be amended by replacing it with the following new paragraph:

"(2) President. The President shall perform such duties as shall be assigned to him from time to time by the Board of Directors or the Chief Executive Officer.

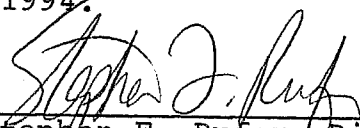
RESOLVED FURTHER, That the following additional paragraphs shall be added to Article VII, Subdivision 4:

"(7) Chairman of the Board and Chief Executive Officer. The Chairman of the Board and Chief Executive Officer shall have general active management of the business of the Corporation; when present, shall preside at meetings of the Board and of the members; shall see that orders and resolutions of the Board are carried into effect; shall sign and deliver in the name of the Corporation deeds, mortgages, bonds, contracts, or other instruments pertaining to the business of the Corporation, except in cases in which the authority to sign and deliver is required by law to be exercised by another person or is expressly delegated by the articles of Bylaws or by the Board to another officer or agent of the Corporation; shall maintain records of and, when necessary, certify proceedings of the Board and the members; and shall perform other duties prescribed by the Board.

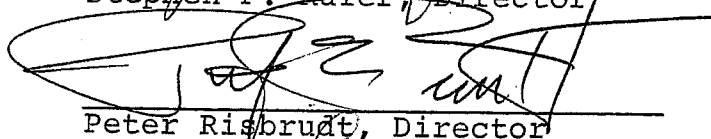
(8) Chief Financial Officer. The office of Chief Financial Officer shall be held by the Treasurer of the Corporation and the Chief Financial Officer shall perform the duties described herein as the duties of the Treasurer.

(9) Vice-Chairman. The Vice-Chairman shall preside at meetings of the Board and of the members in the absence of the Chairman.


RESOLVED, That the effective date of the aforesaid Resolution shall be January 1, 1994.



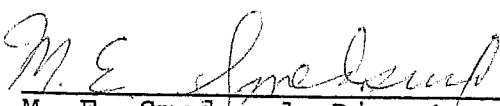
Stephen F. Rufer, Director



Peter Risbrudt, Director



N. R. Lake, Director



M. E. Smedsrud, Director

AMENDMENT OF BY-LAWS

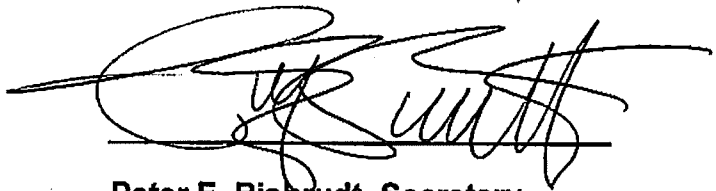
The undersigned, Peter E. Risbrudt and Wayne Nelson, duly authorized officers of Communicating for Agriculture, Inc., do hereby certify that at a regular meeting of the Board of Directors of said corporation, duly called and commencing at 8:50 am on the 30th day of March, 2000, the following resolution was adopted:

RESOLVED, that Article I of the Restated By-Laws of Communicating for Agriculture, Inc. is amended to read as follows:

ARTICLE I.

The name of this corporation is Communicating for Agriculture and the Self-Employed, Inc.

IN WITNESS WHEREOF, the undersigned set their hands this 26 day of MAY, 2000.

A handwritten signature in black ink, appearing to read 'Peter E. Risbrudt', written over a horizontal line.

Peter E. Risbrudt, Secretary

Attest:

Wayne Nelson, President

K-215



MINNESOTA SECRETARY OF STATE

AMENDMENT OF ARTICLES OF INCORPORATION

READ INSTRUCTIONS LISTED BELOW, BEFORE COMPLETING THIS FORM.

1. Type or print in black ink.
2. There is a \$35.00 fee payable to the Secretary of State for filing this "Amendment of Articles of Incorporation".
3. Return Completed Amendment Form and Fee to the address listed on the bottom of the form.

CORPORATE NAME: (List the name of the company prior to any desired name change)

COMMUNICATING FOR AGRICULTURE, INC.

This amendment is effective on the day it is filed with the Secretary of State, unless you indicate another date, no later than 30 days after filing with the Secretary of State.

The following amendment(s) to articles regulating the above corporation were adopted: (Insert full text of newly amended article(s) indicating which article(s) is (are) being amended or added.) If the full text of the amendment will not fit in the space provided, attach additional numbered pages. (Total number of pages including this form ____.)

ARTICLE I

THE NAME OF THE CORPORATION IS

COMMUNICATING FOR AGRICULTURE AND THE SELF EMPLOYED, INC. M

This amendment has been approved pursuant to ~~Minnesota Statutes chapter 302A or 317A~~. I certify that I am authorized to execute this amendment and I further certify that I understand that by signing this amendment, I am subject to the penalties of perjury as set forth in section 609.48 as if I had signed this amendment under oath.

[Signature]
(Signature of Authorized Person)

Name and telephone number of contact person: PETER E. RISBRUDT (218) 739-3241
Please print legibly

All of the information on this form is public and required in order to process this filing. Failure to provide the requested information will prevent the Office from approving or further processing this filing.

STATE OF MINNESOTA
FILED

If you have any questions please contact the Secretary of State's office at (651)296-2803.

RETURN TO:

Secretary of State
180 State Office Bldg., 100 Constitution Ave.
St. Paul, MN 55155-1299, (651)296-2803

MAY 26 2000

[Signature]
Secretary of State M

AMENDMENT OF BY-LAWS

The undersigned, Peter E. Risbrudt and Wayne Nelson, duly authorized officers of Communicating for Agriculture & the Self-Employed, Inc., do hereby certify that at a regular meeting of the Board of Directors of said corporation, duly called and held at 2:00 p.m. on the 10th day of March, 2005, the following resolution was adopted:

RESOLVED, that Article X of the Restated By-Laws of Communicating for Agriculture & the Self-Employed, Inc. is hereby deleted and amended to read as follows:

"ARTICLE X. MEMBERS AND DIRECTORS MEETINGS -- MANNER OF GIVING AND WAIVING NOTICE PARLIAMENTARY PROCEDURE

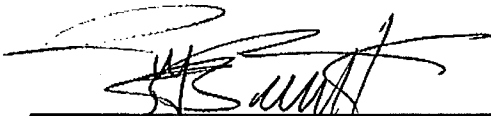
Subdivision 1. Notice. "Notice" means a written notification of a meeting,

- (1) stating time, place and in a case of a special meeting, purpose;
- (2) properly addressed according to the last available corporate record;
- (3) sent or delivered by duly authorized person to each director or member entitled to vote at the meeting and
- (4) delivered or mailed not less than five (5) nor more than sixty (60) days before the meeting excluding the day of the meeting .

Subdivision 2. A director or member may make a written waiver of notice before, at, or after a meeting. The waiver shall be filed with the person who has been designated to act as Secretary of the meeting who shall enter it upon the records of the meeting. Appearance at a meeting is deemed a waiver unless it is solely for the purpose of asserting the illegality of the meeting.

Subdivision 3. Except as otherwise provided by the Articles of Incorporation or these Bylaws, meetings of members and directors shall be conducted according to the rules of parliamentary procedure as specified by Roberts Rules of Order, Revised. "

IN WITNESS WHEREOF, the undersigned thereunto set their hands this 10th day of March, 2005.



Peter E. Risbrudt, secretary

Wayne Nelson, president

AMENDMENT OF BY-LAWS

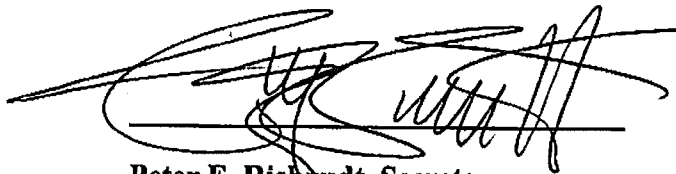
The undersigned, Peter E. Risbrudt and Wayne Nelson, duly authorized officers of Communicating for Agriculture and the Self-Employed, Inc., do hereby certify that at a regular meeting of the Board of Directors of said corporation, duly called and commencing at 1:30 pm on the 1st day of December, 2006, the following resolution was adopted:

RESOLVED, that Article I of the Restated By-Laws of Communicating for Agriculture and the Self-Employed, Inc. is amended to read as follows:

ARTICLE I.

The name of this corporation is Communicating for America, Inc.

IN WITNESS WHEREOF, the undersigned set their hands this 1st day of DECEMBER, 2006.



Peter E. Risbrudt, Secretary

Attest:

Wayne Nelson, President

-K-215

NP-CN

21530750002



STATE OF MINNESOTA SECRETARY OF STATE
AMENDMENT OF ARTICLES OF INCORPORATION

READ INSTRUCTIONS LISTED BELOW, BEFORE COMPLETING THIS FORM.

1. Type or print in black ink.
2. There is a \$35.00 fee payable to the Secretary of State (YOUR CANCELLED CHECK IS YOUR RECEIPT) for filing this "Amendment of Articles of Incorporation".
3. Return Completed Amendment Form and Fee to the address listed on the bottom of the form.

CORPORATE NAME: (List the name of the company prior to any desired name change)

Communicating for Agriculture and the Self Employed, Inc.

This amendment is effective on the day it is filed with the Secretary of State, unless you indicate another date, no later than 30 days after filing with the Secretary of State.

Format (mm/dd/yyyy)

The following amendment(s) to articles regulating the above corporation were adopted: (Insert full text of newly amended article(s) indicating which article(s) is (are) being amended or added.) If the full text of the amendment will not fit in the space provided, attach additional numbered pages. (Total number of pages including this form ____)

ARTICLE I.

The name of the corporation is Communicating for America, Inc.

This amendment has been approved pursuant to Minnesota Statutes chapter 302A or 317A. I certify that I am authorized to execute this amendment and I further certify that I understand that by signing this amendment, I am subject to the penalties of perjury as set forth in section 609.48 as if I had signed this amendment under oath.

Stephen F. Rufer
(Signature of Authorized Person)

Name and telephone number of contact person: Stephen F. Rufer, vice pres. (218) 736-5493

Please print legibly

If you have any questions please contact the Secretary of State's office at (651) 296-2803.

MAIL TO: Secretary of State
Corporate Division
180 State Office Building
100 Rev. Dr. Martin Luther King Jr. Blvd
St. Paul, MN 55155-1299

(No walk-in service available at this location for corporate filings)

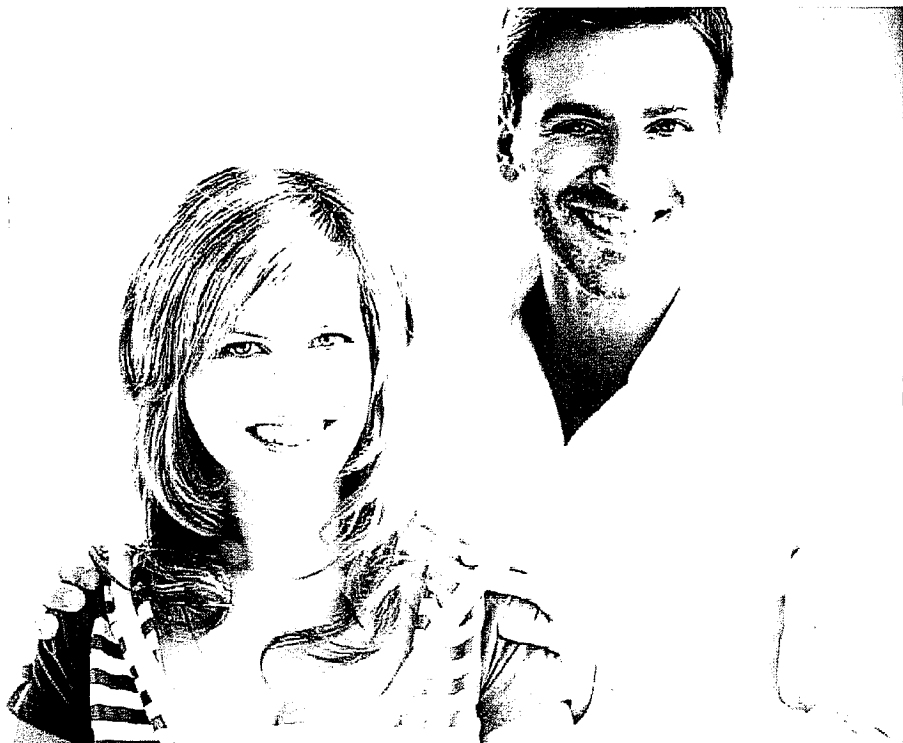
Walk-in service is available at our public counter located in the Minnesota State Retirement System Bldg, 305 Hennepin Drive, Suite #100, St. Paul, MN 55103.

All of the information on this form is public and required in order to process this filing. Failure to provide the requested information will prevent the Office from approving or further processing this filing.

The Secretary of State's Office does not discriminate on the basis of race, creed, color, sex, sexual orientation, national origin, age, marital status, disability, religion, reliance on public assistance, or political opinions or affiliations in employment or the provision of services. This document can be made available in alternative formats, such as large print, Braille or audio tape, by calling (651) 296-2803/Voice. For TTY communication, contact the Minnesota Relay Service at 1-800-627-3529 and ask them to place a call to (651) 296-2803.

2010

Health
Guide



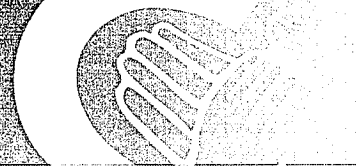
Smart CHOICES





Advocating for you

Goals and mission



CA continues to be effective in Washington, D.C., and in state capitals, working on behalf of small businesses, individuals and the self-employed.

Legislation and advocacy in 2010

With a new administration in the White House, a tough economy and an intense focus on health care reform, 2009 meant we were as busy as ever advocating for our members.

In the year ahead, we will continue to step up our efforts and work hard to bring about effective, meaningful changes that improve the lives of rural Americans, small businesses and the self-employed.

In 2010, our main goals are:

- To ensure that the self-employed and small business employees have access to affordable and portable health insurance similar to employees of large employers, and that reform legislation strengthens the quality of health care in rural America
- Achieving a 100 percent tax deduction for all individuals paying for their own health insurance and advocating to simplify tax laws and help strengthen the economy

CA's mission

- To deliver valued member benefits at the best price and of the highest quality
- To promote the health, well-being and advancement of all self-employed Americans and small business owners by leveraging our acquired experience in serving rural Americans
- To give members the right and opportunity to set policies and goals

The CA endorsement

CA can negotiate deals on great services and products using the power of the people we represent. The CA endorsement requires that specific quality, financial and service criteria be adhered to in order to meet the needs of CA members.

CA-endorsed benefit providers must supply:

- Service capabilities of the highest standards
- Toll-free customer service lines
- Plans that meet the needs of rural and self-employed Americans
- Proven financial strength

A letter from the president

by Wayne Nelson, CA president

Established in the early 1970s as an association for Minnesota farmers, Communicating for America, Inc. (CA) is one of the most trusted nonprofit organizations in the country today with more than 35 years of accomplishments.

Our success comes in large and small packages, from moneysaving benefits that help your family with day-to-day expenses, to advocating for legislative change in Washington, D.C., that affects your family as well as the entire nation.

CA has grown from a membership of a few hundred dairy farmers to tens of thousands of individuals and small business owners from the Dakotas to the Carolinas. Despite our growth, our philosophy and goals have remained the same. We still believe the best health care consumer is an educated consumer. In addition to providing discount health care benefits, we offer endorsed health insurance options to meet nearly every price point.

We are about real people working with a common voice, empowering individuals to take control of their health care costs. I invite you to review this benefit guide and discover the benefits and services available to you as a member of CA. Let us show you how we can help you make smart decisions for your family.

Smart Choices Communicating for America, Inc.



Standard benefits

CA provides you and your family grassroots advocacy and valuable discount benefits that save you time and money.

Coaches and advocates

Contact your personal advocate for information on preferred providers in your network, the latest consumer health reports or assistance with benefits. Call 866-609-6500.

Freedom HSA®

Place your pre-tax dollars in a competitive interest-earning health savings account. To get started, visit www.freedomhsa.org or call 866-566-2702.

Motor vehicle accident protection

Your membership provides \$50 of protection for any covered hospital emergency room visit that is the result of a "wheels" related motorized vehicle accident or directly involves a farm machine or a farm animal. In addition, the plan pays you \$50 a day for each day you are hospitalized as a result of a covered accident, and provides an additional \$5,000 accidental death benefit. Coverage is for the primary member only. Underwritten by Monumental Life Insurance Co., Baltimore, Md. If you would like a copy of your certificate of insurance coverage, call 800-432-3276.

* Exclusions include motorcycles and three-wheel all-terrain vehicles (ATVs). Plan specifics including limitations and exclusions apply. Please see master policy for complete details.

Discount prescription drug card

Save at the pharmacy! All members get a discount prescription drug card. Call 800-432-3276 to locate a pharmacy near you. There is a separate prescription drug benefit available with CA-endorsed health insurance plans.

CA motor reimbursement plan

CA will reimburse you for any towing and emergency roadside services, to a maximum of \$50—limited to two times per year. For farm-related vehicles, CA will reimburse up to \$100 upon receipt of your charges—limited to once a year. Receipt for reimbursement must be received within 60 days of service. For primary member only.

Tax advantage for your home-based business

If you work from home, you can order this service that guarantees a \$2,000 savings in the first year or your money back. For more information, call 800-422-4661.

Low-rate student loans

Gain access to Federal Stafford, PLUS and other alternative loans. Call 800-432-3276 to request your loan form.

CA legislative hotline

Be heard in Washington! Tell us what issues you want CA to work on in D.C. Call 800-432-3276.

Remote PC access discount

Access your PC remotely—your work computer from home or your home computer from work.
<http://www.ibackup.com/cfa>

Remote meeting discount

Use this live meeting service to converse with clients over the Internet.
<http://www.ibackup.com/cfa>

Remote backup discount

Automatically backup your personal PC over the Internet for safer file storage at a remote location.
<http://www.ibackup.com/cfa>

SmartChoices news

Enjoy this quarterly connection to healthy lifestyle articles, the latest CA news and legislative updates from Washington, D.C.



Premier benefits

Members of the Premier Series Bronze, Silver or Gold tiers receive all Standard membership benefits,[†] plus

Freedom[®] HSA

This HSA offers special features, such as:

- The \$2.50/month administrative fee – **waived**
- Your initial deposit of \$50 – **waived**

Increased motor reimbursement for Silver and Gold members

CA will reimburse you for any towing and emergency roadside services to a maximum of \$75 twice a year for Silver members and up to \$100 twice a year for Gold members. Reimbursement also available for farm related vehicles. Family membership includes services twice a year per household, otherwise, benefit is for primary member only. Call CA at 800-432-3276 for your roadside emergency form, and submit within 60 days of service for reimbursement.

Additional insurance coverage*	Bronze	Silver	Gold
Accident medical expense insurance* For medical expenses for injuries from any one accident after deductible, subject to the duplication of benefits provision (if applicable, varies by State). Family plan covers you and all of your dependents.	\$2,500 (\$100 deductible)	\$5,000 (\$250 deductible)	\$7,500 (\$500 deductible)
Critical illness insurance*^a Pays a lump sum if diagnosed with a specified critical illness, including cancer, heart attack, kidney failure, stroke and coma. Primary member and spouse, if family membership is purchased.	\$2,500	\$5,000	\$7,500
Term life insurance* Benefit amount is paid in the event of your death. Primary member only.	\$2,500	\$5,000	\$7,500
Accidental death and dismemberment insurance* 24 hours a day, everywhere you go. Family membership covers all family members.	\$5,000	\$10,000	\$10,000
Accident disability income insurance* Pays monthly benefit up to 12 months for disability due to accident, after an elimination period of 90 days. Primary member only.	\$1,000 per month	\$1,000 per month	\$1,000 per month

* Underwritten by Madison National Life Insurance Company, Inc., a Wisconsin Insurance Company. Madison National is a Member of the IHC Group.

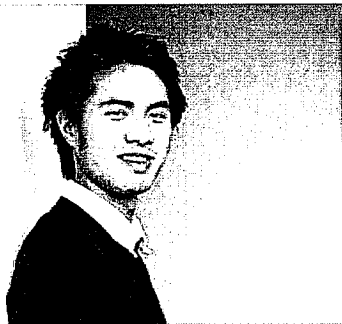
Not available in all states. You may request our member documents for complete details. Benefits terminate on the date the covered person attains age 70.

[†] Motor vehicle accident protection not included in Premier Series.

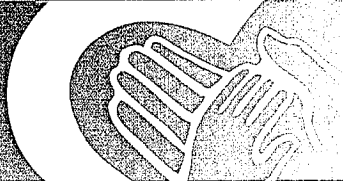
^a Critical illness: The amount payable will be reduced by 50% if an insured person is age 65 or older on the date the benefit becomes payable (varies by State).

Premier memberships are currently not available in the states of: AK, CT, DE, GA, HI, KY, MN, MT, NH, NJ, NV, NY, RI, SD and WA.

Exclusions and limitations apply. Benefits are offered at the sole discretion of CA and may vary by vendor or state of residence.



Freedom HSA®



Are you maximizing your health care dollars?

If you have a qualifying high-deductible health plan, you can establish a health savings account (HSA) through CA's endorsed program, Freedom HSA.

Set aside pre-tax income for qualified medical expenses including out-of-pocket medical expenses subject to the HDHP deductible and coinsurance, as well as additional expenses such as over-the-counter medications and long-term care premiums. Your funds are FDIC insured, roll over year after year and

accumulate interest—plus you can increase earning potential by investing the funds.

Contribute to your health

The maximum contribution for 2010 is \$3,050 for individuals and \$6,150 for families.* With the Freedom HSA, anyone can contribute to your account, including but not limited to family members and employers. Please consult a tax professional as to the tax deductibility of funds not contributed by you, the account owner.

* This information comes from www.treas.gov revenue procedure 2009-29.

TelaDoc™

Access to a physician, 24-hours a day



TelaDoc is a national network of board-certified physicians providing cross-coverage consultations 24 hours a day, 365 days a year. TelaDoc physicians use electronic health records (EHRs) and telephone consultations to diagnose, recommend treatment and write short-term non DEA controlled prescriptions, when appropriate. TelaDoc does not replace the existing primary care physician relationship but instead enhances it with an efficient, cost-effective alternative for minor medical problems.

Facts and questions

Does TelaDoc replace my doctor?

No. TelaDoc physicians do not replace your primary care physician.

Do I have to pay to use this service?

Yes, there is a \$10 fee for each physician consultation.

How do I request a consultation with a physician?

First, you must register an account with TelaDoc by logging online at www.teladoc.com. Once you have set up your account, you may request a consult. You can also call 1.800.TelaDoc (835.2362) any time day or night for a consultation*.

* There is a \$12 fee for telephonic account setup, while online registration is free. CA strongly urges you to register online in advance before medical consultation is necessary.

How quickly may I speak with a TelaDoc physician?

Our average call back time is usually under 30 minutes, but all calls are guaranteed within three hours. *Note: If a member misses the call from the consulting physician (away from phone), he is returned to the waiting list and his three-hour guaranteed time period starts over.*

Can I get this information to my doctor?

Yes. You may access your portable electronic health record (EHR) online.

Can I use this service if my children are ill?

Yes. TelaDoc now treats all ages. The Pediatric network will treat children under the age of 18.

Getting started

Follow the steps below to set up your TelaDoc account. If you do not have access to a computer call 1.800.TelaDoc (835.2362).

1. Go to www.TelaDoc.com and click Account Set Up
2. Enter your legal name, date of birth and the case-sensitive Company Code: CFA109
3. Read and complete all required fields, policies and conditions. Signify acceptance and submit.
4. Review your information and submit.
5. Complete your medical history (Health Records).

Set up your account

1. Complete the fields in each section. Fields marked with an asterisk (*) are required.
2. Complete a medical history disclosure; this is required prior to utilizing the services.

TelaDoc does not replace the primary care physician. TelaDoc is not available in Oklahoma. TelaDoc does not guarantee that a prescription will be written, and operates subject to state regulations. TelaDoc does not prescribe DEA controlled substances. TelaDoc physicians reserve the right to deny care for potential misuse of services. TelaDoc, Inc. © 2002–2010.

CA and the self-employed

CA has sought to promote the general health, welfare and advancement of people in agriculture and small business. The organization's many achievements span more than 35 years, and these are some highlights from the last decade:

Small-business and tax issues

2001 CA achieved one of its longtime tax reform goals when Congress approved an elimination of estate taxes.

2002 CA was successful in helping pass an increase in Section 179 expensing.

2003 CA achieved tax reform goal of increasing Section 179 expensing to \$100,000.

2004 CA helped get legislation signed into law extending increases in Section 179 expensing to 2007.

2006 CA helped get several tax extenders passed along with an Alternative Minimum Tax fix for one more year.

2007 CA presented at the IRS small business roundtable in D.C., talking about the importance of tax policy for small business.

2008 CA joined a task force that meets with the House Small Business Committee.

State health high-risk pools

2002 CA testified in support of partial federal funding for risk pools and was instrumental in getting funding signed into law.

2003 CA was the key player in getting legislation introduced in the House, expanding federal funding for high-risk pools.

2004 CA was a leader in getting legislation introduced in the Senate expanding federal funding for high-risk pools.

2005 CA led the effort that got partial federal funding for high-risk pools signed into law.

2006 CA got partial federal funding of high-risk pools extended for five more years.

2007 CA helped get legislation passed in North Carolina authorizing a high-risk pool for uninsurables in that state.

2009 CA helped with language to increase the funding of state high risk pools in legislation considered by Congress.

Health care issues

2000 CA launched the "American Campaign for Consumer Choice and Lower Health Care Costs," starting a nationwide long-term effort.

2002 CA helped pass legislation that offers health insurance credits to displaced workers.

2003 CA was a leader in securing passage of health savings accounts (HSAs) which expand medical savings accounts (MSAs).

2004 CA helped get two bills introduced granting 100 percent tax deduction for every individual paying for their own health insurance.

2006 CA was a leader in getting important HSA enhancements passed and signed into law.

2007 CA was a leader in getting HSA contribution limits raised.

2009 CA worked throughout the year in Washington, D.C., and at the grassroots level with our members across the country to ensure that health care cooperatives were included in the Senate Finance health care bill.

2009 CA worked with rural hospitals to address the disparities in Medicare reimbursement rates that threaten rural Americans access to quality healthcare.

2009 CA presented its white paper to every member of Congress in an effort to increase awareness of the issues that rural Americans, small businesses, and the self employed face in accessing quality, affordable health care.

Seniors issues

2000 CA helped enact legislation that eliminates the Social Security earnings limit.

2002 CA worked on establishing a viable prescription drug benefit for seniors.

2003 CA played an important role in passing the Medicare Improvement Act, establishing a prescription drug program for seniors and adding \$25 billion for rural hospitals and other providers.

Scholarships

2000 CA presented \$20,000 in scholarships to high school age, vocational agriculture students from 10 communities.

2002 CA awarded close to \$50,000 in scholarship dollars to students studying agriculture and/or small business.

2006 CA awarded a scholarship to the daughter of CA Platinum members and a student at the University of Minnesota.

2008 The CA Foundation received of \$1,500 donation to help fund its CAEP work.

2009 CA began working to raise scholarship money to allow young people to participate in the local community college and CAEP equine program.

Exchange program

2000 The CA International Exchange Program had almost 1,000 participants from more than 40 countries.

2002 The CA International Exchange Program had more than 1,100 participants from 43 countries training in the United States.

2003 CA International Exchange Program added new program in turf management.

2004 The Exchange Program had trainees from more than 50 countries, one of the largest global representations in the history of the program.

2005 CA worked with 50 other groups to successfully increase the number of H2B Visas.

2006 CA completed first of three-year horticulture apprentice program in Minnesota and expanded apprentice program to wineries in California.

2007 CA received the first Agriculture Apprenticeship designation granted by the U.S. Department of Labor.

2009 CA Exchange Program received a new designation from the U.S. State Department to allow foreign professionals to have placements in management, business, commerce and finance.



Education and foundation



Communicating for America encourages the exchange of ideas, culture and education for American students and international students alike through the CA Education Programs and CA Foundation.

CA Education Programs

For more than 25 years, CA Education Programs have provided students worldwide with opportunities to train in areas including agriculture, enology, horticulture, citrus, equine, turf management and apiary—as well as gain life experience and expand their global vision. Programs are available to both Americans wishing to train outside of the United States and international students who wish to train in the United States.

The program launched in April 1986 when 30 young men and women arrived in North Dakota and Minnesota from Switzerland, Sweden, Austria, Denmark and Germany. Today, CAEP offers exchange programs in all 50 states and has partners in 42 countries, including Ukraine, Russia, Uruguay, India, Spain and Moldova to name a few.

CAEP works with its country partners to recruit trainees to come to learn gain hands-on experience in their chosen field in the United States for three to 12 months. More than 20,000 young people from around the globe have participated in CAEP. They return to their countries with the knowledge they gained and establish successful careers—a few have even become country partners who help grow the program and inspire others to embrace the opportunity to travel and train abroad.

For more information, visit www.caepinc.org

CA Foundation

The Communicating for Agriculture Scholarship and Education Foundation was established in 1981 for the purpose of encouraging young people in rural America to further their education and careers in agriculture and health care. Nearly \$2 million dollars has been awarded to young Americans striving to achieve their career goals, with an emphasis on those pursuing nursing careers. The CA Foundation is also responsible for the development of CA Education Programs. The Foundation has the vision, experience and world contacts to build global careers, which cannot be accomplished without the support through sponsorship from CA members.

For more information visit www.cafoundation.com

See photo above:

In fall 2009, country partners from 19 countries gathered in the United States to visit the farms, nurseries and vineyards where their trainees are placed. They spent part of their visit in Minnesota and part of it in California where they also attended the Grow Abroad International Training Conference. While some had partnered with CAEP since its infancy, others were just getting started. Together they shared ideas and discussed ways to expand and improve their programs.

www.communicatingforamerica.org



In 2009, CA launched new Web site that boasts more than a new URL, fresh look and easy navigation. It also hosts a wealth of information for current and future CA members, allowing them to:

- Read CA publications and news
- Follow CA's accomplishments in Washington, D.C.
- Find information about member benefits
- Learn about the CA education programs
- Access resource listings and more!

However, communicatingforamerica.org serves as more than a resource. It also gives members an outlet to make their voices heard, embracing the philosophy that "scattered voices remain a murmur; thousands of united voices become thunder." Visit www.communicatingforamerica.org today to learn more about CA and make an impact on legislation that affects us all.

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Founder and Chairman
Battle Lake, Minn.

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Insurance Endorsements

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Underwritten by Companion Life Insurance Co., Columbia, S.C. and Standard Security Life Insurance Company of New York, New York, N.Y.

Limited Benefit Medical*

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Small Group Health*

Depending on state availability underwritten by Companion Life Insurance Co., Columbia, S.C., Madison National Life Insurance Company, Inc., Madison, Wis., and Standard Security Life Insurance Co. of New York.

Short-Term Medical Insurance*

Standard Security Life Insurance Company of New York, and in some states, Independence American Insurance Co., New York.

Individual Dental*

Underwritten by Madison National Life Insurance Co., Inc. Madison, Wis. and Standard Security Life Insurance Company of New York, New York, N.Y.

* requires CA membership

Plan specifics including limitations and exclusions apply. Please see master policy for complete details. May not be available in all states.

Prior to endorsement of any insurance or benefit plan, CA:

- Reviews the insurance carrier's profits;
- Reviews the insurance carrier's marketing and administrative costs;
- Reviews whether rate increases are justified by experience and/or financial records; and
- Regularly reviews financial information.

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Publishing Information

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affirmation of fact or promise relating to the goods and services reflected. Unless otherwise stated, all offers expire Dec. 31, 2010. Only members in good standing, with dues paid current, are entitled to receive member benefits.

Mailing statement

Smart Choices magazine and special issue publications are published four times a year by Communicating for America, Inc., 112 E. Lincoln Avenue, Fergus Falls, MN 56537, as a service to CA members. Annual membership dues include \$12 for an annual subscription to Smart Choices. CA is a national

nonpartisan, non-profit organization dedicated to strengthening self-employed America. Members set the organization's goals and activities through resolutions and surveys. CA was incorporated in 1972 under Provision 317, known as the Minnesota Nonprofit Corporation Act. It is a 501(c)(3) organization. Its members are self-employed farmers, ranchers, and business owners.



Communicating for America, Inc.
112 E. Lincoln Avenue
Fergus Falls, MN 56537
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Smart CHOICES



Fall 2010

legislative update

a letter

flu season

education program



Reform in action

As we head into autumn and wrap up 2010, health care remains at the political forefront. Communicating for America (CA) continues to engage in the conversation, advocating on behalf of its members, rural Americans and small business owners.

Most recently, CA has actively supported funding state high-risk pools, grandfathering existing insurance plans and deducting health costs for the self-employed.

Nelson briefs staffers

This summer CA president Wayne Nelson briefed more than 50 House and Senate staff members at the U.S. Capitol building on the importance of high-risk pools for individuals who are otherwise unable to obtain health insurance because of pre-existing conditions.

The briefing, held in the U.S. Capitol, was sponsored by the Coalition for Affordable Health Coverage (CAHC). CAHC members, including CA, signed letters urging the chairmen and minority leaders of the House and Senate Appropriations Committees to secure \$75 million for high-risk pools for fiscal year 2011.

President Obama's original fiscal year 2011 budget had zeroed out the old high-risk pool program, and the Senate Appropriations Committee bill zeroed out funding largely based on the president's request. Subsequently, Obama requested additional funding for a number of health programs, including \$55 million for existing state high-risk pools.

Nelson was joined at the briefing by Richard Popper, Director of Insurance Programs for the

Office of Consumer Information and Insurance Oversight at the U.S. Department of Health and Human Services, who briefed the Hill staffers on the new \$5 billion federal temporary high-risk pool that will operate until 2014 when the new Patient Protection and Affordable Care Act is implemented. Popper, former director of the Maryland state high-risk pool and a friend of CA for many years, is responsible for implementation of the new federal high-risk pool program.

"Existing risk pools in 35 states help more than 200,000 Americans receive health insurance who are otherwise unable to secure such coverage because of pre-existing conditions."

- Wayne Nelson, CA president

The health care reform law created the new temporary risk pool that lasts until 2014 when individuals enrolled in the program can transition into new state-based exchanges that will offer guaranteed health insurance coverage to individuals and small businesses.

"Existing risk pools in 35 states help more than 200,000 Americans receive health insurance who are otherwise unable to secure such coverage because of pre-existing conditions," Nelson told the assembled House and Senate

Preserving competition benefits rural America

By Wayne Nelson, CA president

CA has been working on rural health issues for nearly four decades, and we have provided endorsed health insurance benefits to our members since 1974 using the association group model, with CA being the master policyholder and our members being individual certificate holders. We want to ensure that association group health insurance remains viable, as it has for the last 40 years.

We are concerned that the regulations being developed regarding medical loss ratios (MLR) and state exchanges will not adequately consider the unique circumstances facing rural America. There is language in section 2718 of the Patient Protection and Affordable Care Act that allows for consideration of the special circumstances of insurance companies that have limited market share in each state. We hope that the National Association of Insurance Commissioners (NAIC) will consider how the MLR restriction could affect these carriers and potentially limit the choices of consumers in many markets.

CA is fighting for special circumstances because carriers that focus on small businesses, individuals and families, as opposed to large corporations, are essential to rural markets. These health insurance companies often react more quickly to the special needs of rural areas and offer innovative insurance products focusing on choice and affordability. In some states up to 89 percent of the individual health insurance market is already controlled by one company—more than 50 percent in many others.

Too much concentration in the livestock and the seed and chemical sectors in rural America has shown how they damage individual operations and communities. Concentration in the health insurance sector destroying competition could show the same result.


wayne@cainc.org



Greeting conflict with gratitude

By Colleen McGuire, editor



A high school friend recently posted on Facebook, “Going back to Hell.” This friend is a career Army man, and he was going back to Afghanistan for his third tour of duty, starting with security patrol during the Afghanistan parliament elections.

I watched the elections with particular interest, cringing at the violence and wondering what my old friend was seeing on the streets.

Here in America, our own election season is well under way. And just like the fall air, you can feel a change in the political air. The wind shift isn’t

just coming from Washington, but sweeping over the Great Plains and heading to both coasts. Parties are lining up their candidates. Speeches are being made, and promises for a brighter future are a trending theme. Everyone is at fault. No one is at fault.

As I watch political candidates spar in the news, I think of my high school friend and how thankful I am to be an American. Health care reform questions? I can wait for answers. Politicians who can’t agree? At least they can openly debate. As the next few years unfold, it will be a rollercoaster ride of changes. I say, bring it.



Continued from cover

staff members. “High-risk pools have served as the last resort for some of our nation’s sickest and most vulnerable individuals.

“Many of the states use supplemental federal funding to provide subsidies for those unable to afford coverage under existing risk pools, and I urge Congress to continue this funding until the new law goes into place.”

Popper said the new federal program will offer health insurance for those with pre-existing conditions at the same premium now offered to individuals within each state. Those premiums will vary from state to state.

He said the benefit packages would also vary from state to state and that most state programs were in place on August 1. He emphasized that participants have to be U.S. citizens and they must have been without health insurance for at least six months before they are eligible to join the new program.

Twenty-nine states with existing risk pools will administer the new federal program and the U.S. Department of Health and Human Services (HHS) will administer the programs for the remainder of the country. HHS has negotiated with a single carrier, the Government Employees Health Association, to offer the insurance through the federal program.

Grandfathering existing insurance plans

There is concern, despite assumptions during the debate on the new Patient Protection and Affordable Care Act, whether individuals and businesses will be able to continue to offer the same or similar coverage after the new state insurance exchanges go into effect.

The rulemaking process for grandfathering existing insurance plans and coverage is now underway at HHS, and CA has weighed in on the debate.

The concern is based on current proposed language in the Interim Final Rule, which includes the proposed rules to operate the various sections of the act, that the final rule will drive most people out of their current health insurance plans by 2014.

With this in mind, CA has joined in a letter to HHS Secretary Kathleen Sebelius, encouraging language in the final regulations that allows people to maintain their current coverage through a grandfathered health plan status. CA supports language that would promote competition by allowing employers to change insurance carriers without losing grandfathered status, enhance flexibility for individuals and employers, and promote innovation and market certainty.

“Small businesses and individuals need the flexibility to change policies or issuers without triggering the loss of their grandfathered status,” said CA president Nelson.

“High-risk pools have served as the last resort for some of our nation’s sickest and most vulnerable individuals. ... I urge Congress to continue this funding until the new law goes into place.”

- Wayne Nelson, CA president

Small Business Jobs Act

In the Small Business Jobs Act of 2010 recently released in the Senate, a provision has been included for a one-year business deduction of health costs for the self-employed. It is a provision that has full CA support.

Under current law, business owners are not permitted to deduct the cost of health insurance for themselves and their family members for purposes of calculating self-employment tax. This provision would allow business owners to deduct the cost of health insurance incurred in 2010 for themselves and their family members in the calculation of their 2010 self-employment tax.

The ideal would be to allow a permanent deduction for the self-employed; however, CA and many other organizations are going

to support this provision because it will provide some relief for the self-employed community.

A similar bill, without this provision, has passed the House. Provisions in the bill include:

- **Small business stock capital gains**
The bill builds on the work done in the American Recovery and Reinvestment Act. It increases the capital gain exclusion on investments in small business stock to 100 percent from 75 percent done in the Recovery Act.
- **Small business tax penalty relief**
The bill would alleviate certain onerous, often dramatically disproportionate tax penalties on small businesses. These provisions will help those business owners focus their resources on keeping their workers employed and adding new workers as their businesses grow.
- **Increased deduction for startup costs**
The bill would allow small businesses to deduct up to \$20,000 in small business startup expenses—expenses not related to capital or equipment. By increasing the amount that entrepreneurs can recover up front, the bill will provide greater security and cash flow to help them grow their businesses and hire new workers.
- **Treat SBA non-recourse loans as at-risk:**
The bill would allow non-recourse Small Business Association (SBA) loans to qualify for certain exceptions to the at-risk loan rules, allowing business expenditures made under those loans to be deductible against related business income.

Remember to vote

Voting is a right, a privilege and a responsibility and CA urges all its members to go to the polls and vote on Tuesday, November 2.

Think your vote doesn’t count? Ask the two mayors of Royston and Franklin Springs, two towns 30 miles apart in Georgia. Both mayors won by a single vote.

“I warned people, please come out, I need every vote I can get,” said one of the winners. “And, that turned out to be true.”

Your vote does count.

A journey begins



Early in August, Lindsey Frye left her home state of Nebraska to work with horses on the other side of the world. On August 5, the West Point, Neb., native arrived at Bellerive Stud in Scone, New South Wales, Australia—approximately three hours north of Sydney.

Bellerive is the boutique mare farm adjoining Arrowfield Stud, a more than 100-year-old thoroughbred property located in the Upper Hunter Valley. Frye says the area is very green despite the fact that she technically arrived in winter. And, despite the season, her arrival coincided with the time when things start ramping up, not winding down.

“Bellerive Stud is an international operation,” she says, noting that her work schedule is ‘incredibly busy.’ “At any point in time, there are a couple hundred horses staying at the farm. August is the start of the busy season, so we now have more and more horses coming to the farm.”

For approximately the next year, Frye will work with thoroughbred racehorses—caring for mares and foals and maintaining the farm.

An alumnus of the University of Nebraska – Lincoln, she graduated in December 2008 with a bachelor’s degree in animal science. Following graduation, she stayed in Lincoln and worked for Nature’s Variety pet food in the research and development department.

Frye, who says she has always liked horses, decided to explore opportunities abroad before attending graduate school. During a Web search, she came across the CA Education Program website. Before she knew it she was preparing to travel to Australia where she would learn more about horses and gain more practical experience with them.



“It was kind of overwhelming because once I got the offer for Australia, everything seemed like it had to move fast,” she says of the process. “I had only two months to pack up my life and get to Australia, so it felt like a whirlwind.

“It was farther than I had been planning to go from home. At the same time, it was exciting because I had always wanted to visit Australia. The travelling wasn’t something I was worried about because I have done international travelling before to both Europe and New Zealand.”

In the short time she has been at Bellerive, Frye says she has already learned a lot, “Even some things that they don’t teach you in school, practically things like the fact that you don’t leave a mare alone or she will go nuts because horses are herd creatures.”

She says her biggest challenge has been adjusting to everything being so different, from the food to the TV. She has enjoyed the warm, welcoming people, including workers from other countries including South Africa, Ukraine, New Zealand and France.

“The work is good, physical labor and I’m learning a lot. Australia is beautiful and the people are so nice.”

- Lindsey Frye, CAEP trainee

She looks forward to having more stories to share as her stay progresses. In the meantime, she’ll be adjusting to her new surroundings, soaking up all the knowledge she can and thinking about her next step. Eventually, Frye has her sights on veterinary school and a Doctorate of Veterinary Medicine.

“The first few days were filled with homesickness. It is a huge adjustment,” she admits, explaining that she thinks adjustment is essential to enjoying the program. “However, after I settled in, the work is good, physical labor and I’m learning a lot. Australia is beautiful and the people are so nice.”

CA addresses Immigration Reform Summit

Communicating for America (CA) board member David Ramey and CA president Wayne Nelson called for comprehensive immigration reform at a daylong immigration reform summit in Seattle, Wash. The mid-August event was sponsored by U.S. Chamber of Commerce and ImmigrationWorks USA, a national organization advancing immigration reform that works for all Americans—employers, workers and citizens.

Attendees, including employers representing agriculture, high-tech, hospitality and other industries, expressed the need for foreign workers in their businesses, pointed out the inadequacies in the current guest worker programs, and emphasized the need for comprehensive immigration reform.

“The current immigration law doesn’t work for vineyards,” said Ramey, a CA board member since 1991 and the owner and winemaker of Ramey Wine Cellars in Healdsburg, Calif. “In fact, I would say that the current law actually leads to an increase number of undocumented workers.”

On the other hand, Ramey said, “The J-1 visa program has been an important part of my vineyard since we began in 1996. Exchanges benefit all parties with the trainee and intern learning valuable skills to take home and the host learning about the culture in another country.”

Nelson said that the struggling economy has not changed the labor needs of American producers. “Despite the recent high unemployment

figures, all areas of agriculture have seen the need for additional labor and American workers have not been able to fulfill that need. America’s farmers and small businesses are struggling to meet their labor needs with domestic workers. That makes comprehensive immigration reform and new guest worker programs so important.”

Rob Valicoff of the Valicoff Fruit Company, who is a third-generation fruit farmer in Washington’s Yakima Valley, said that the future of his operation is in question because of concerns over the availability and uncertainty of workers.

“Will my son be able to take over the operation?” he asked. “Without comprehensive immigration reform that addresses the shortage of available labor for American producers, I just don’t know.”

In addition to business owners, conference participants included state and national elected officials and their staff, top immigration attorneys, business and university leaders, state and national employer associations, and current and former staff for a number of government agencies including the Department of Labor, ICE, and USCIS.



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Falling into flu season



It’s that time of the year when the words flu, influenza and flu shot seep into our lexicon. And it is with good reason. Annually, 5 to 20 percent of the U.S. population contracts this contagious respiratory virus and 20,000 children under the age of 5 are hospitalized because of influenza complications.

Flu season varies in timing and duration, but the Centers for Disease Control and Prevention (CDC) states that flu outbreaks can happen as early as October and generally peak in January or later.

The best defense

When it comes to protecting your kids from seasonal influenza, the seasonal influenza vaccine is “the single best way to protect against seasonal flu and its potential severe complications in children,” according to the CDC.

The seasonal flu vaccine is updated annually to protect against three influenza viruses that research indicates will be most common during the upcoming season. The 2010–2011 flu vaccine will protect against 2009 H1N1, and two other influenza viruses (an H3N2 virus and an influenza B virus).

The federal organization recommends that everyone 6 months of age or older receive a seasonal flu vaccine as soon as vaccine as available. If you don’t get vaccinated early in the season, you may still do so in December, January and even later.

Kids at risk

According to the CDC, the children who face the greatest chance of serious flu-related complications include:

Children younger than 6 months old—The flu vaccine is not approved for use in infants younger than this. The best way to protect them is ensuring that their household and caregivers are vaccinated.

Children aged 6 months to 5 years old—Children in this age group are more likely to be taken to a doctor, urgent care center or emergency room than healthy older children. Vaccinating these children, their families and caregivers is the best way to protect them.

Children aged 6 months or older with chronic health problems, including asthma or other problems of the lungs, immune suppression, chronic kidney disease, heart disease, HIV/AIDS, diabetes, sickle-cell anemia, long-term aspirin therapy or any condition that can reduce lung function.

Protecting caregivers

People in contact with certain groups of children get a seasonal flu vaccine in order to protect the child (or children) in their lives from the flu. Such individuals may include:

- Close contacts of children younger than 5 years old (people who live with them) Out-of-home caregivers (nannies, daycare providers, etc.) of children younger than 5 years old
- People who live with or have other close contact with a child or children of any age with a chronic health problem (asthma, diabetes, etc.)
- All health care workers

Of course, there are additional precautions you should take to help protect your family from illness this flu season—and prevent the spread of germs. Some things to remember: Wash your hands frequently with soap and water; limit contact with others while sick; avoid close contact with sick people; do not touch your eyes, nose and mouth; and cover your nose and mouth with a tissue when you cough or sneeze.

For more information about the seasonal flu and vaccination, visit www.cdc.gov/flu.



Smart CHOICES

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ARKANSAS Group Questionnaire

1. Name and address of the group:

Communicating for America, Inc.

1701 Pennsylvania Ave NW Suite 300

Washington, DC 20006

2. Is this group incorporated? If so give the state of incorporation.

Yes, Minnesota

3. Is there a current office in Arkansas?

No.

4. Does the Arkansas part of the organization have any officers, committees or chapters?

No.

5. Are annual dues charged? If so specify amount.

Yes, as determined in Article X, Subdivision 3. The amount depends on benefits from \$3 to \$8 per month dues.

6. What are the specific activities of the organization?

CAA, INC. is an advocate for members in Washington, DC and in some state legislatures. CAA, INC. has a long history of involvement with state high risk pools to help the medically uninsured get health insurance. CAA, INC. helped the first pool start in Minnesota in 1976 and have since helped many states start pools including Arkansas in 1995. There are now operating pools in 34 states. CAA, INC. also works on other health issues including HSAs and refundable tax credits to help low income people purchase health insurance. Taxes are also a longtime issue for the association. CAA, INC. worked for several years to get tax equity for the self-employed. That goal was reached in 2003 when 100% deduction for the self-employed paying their own health premium was reached. Now, we are fighting for all people who pay their own health premiums should get the deduction as well. Another part of the association runs the largest agricultural foreign exchange program in the US. Each year over a thousand young people from 50 different countries come to the US on this program. There are five areas that they train. Production agriculture, equine, wineries, horticulture and turf management. They are here from nine to twelve months on j-1 visas and then return to their home countries. The CAA, INC. Foundation received authority from the US State Department in 1985 to issue J-1 visas. CAA, INC. has grown through the years since it started in 1972 but it still believes in providing value to the member.

7. What benefits are provided to the members in addition to insurance? Please attach brochures on benefits.

Benefits guide and newsletter are attached.

8. What qualifies an individual for membership?

Agreement with applicable CAA, INC. resolution:

Promote agriculture and consumer policy. Regardless of whether you are a producer, processor, wholesaler, retailer or most importantly, a consumer, your daily life is affected by American agriculture from the food you eat, to the clothes you wear, to the quality of life you live. CAA, INC. will continue to promote an agriculture and consumer policy that encourages and promotes the well-being of family farmers, ranchers, small businesses and consumers in rural America.

Advocate the interests of small businesses. CAA, INC. will continue to work with all levels of government to provide incentives and programs for beginning farmers, ranchers, small businesses in rural America and the self-employed individuals.

Support community development. CAA, INC. seeks cooperation between private organizations and all levels of government to promote community development that will enhance family farms, ranches and small businesses across America. CAA, INC. supports new uses of renewable resources to fuel economic development.

Ensure affordable health care for all. CAA, INC. seeks health care and health insurance programs that are administered and maintained by the private sector with legislation enacted only to ensure that all Americans are guaranteed a minimum standard of health care and insurance at a reasonable cost, regardless of health or age.

Protect business and farmland ownership. CAA, INC. will work to ensure that agricultural land will be owned and agri-businesses operated by family farmers and ranchers.

Strengthen community services and accessibility. CAA, INC. will work to strengthen services vital to family farms, ranches, small businesses and the self-employed.

Create education opportunities. CAA, INC. will make every effort to preserve and improve our education system, which is a vital asset to our country. Expanding education through international exchange programs, distance learning and apprenticeship training will improve the lives of our youth in America and the world.

Better the lives of our youth. Knowing young people represent the future of America, CAA, INC. supports activities that broaden opportunities for youth in all communities.

Advance senior citizen issues and rights. CAA, INC. supports and endorses programs that will provide benefits to improve the quality of life for senior citizens.

9. How are members recruited? If by mail list, advise the source of the list.

Members are recruited on the internet, by CAA, INC. enrollers and by referrals.

10. Attach a copy of the organization by-laws.

A copy is attached.

11. Also enclose a list of dues-paying members residing in Arkansas with full addresses. If the organization considers this privileged information, we will treat it as such and once it has served our purpose, it will be destroyed.

The CAA, INC. Board of Directors has a policy approved by our legal council that a confidentiality agreement must be signed to release member's names and addresses.

12. Please attach a copy of the organization's most recent financial statement.

Pending CAA, INC. Board approval to release financial statement.

13. Does the organization receive any compensation of any kind from the insurer issuing contracts to its members?

Absolutely not and never has since being formed in 1972.